
Illinois Personal Lines Premium Report

Year 2000



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Summary

The purpose of the *Personal Lines Premium Report* is to present a comparison of private passenger automobile and homeowner premiums for similarly sized Illinois and non-Illinois cities. Premium data were reported for 62 specific locations (see Appendix B) across the United States for specified private passenger automobile and homeowners insurance criteria and coverages. (Eighteen Illinois cities and three locations in Chicago were matched to selected non-Illinois cities based on size and geo-economic makeup.) Each of the selected cities was placed into one of the four population groups for comparison:

- cities with population of 1,000,000 or greater,
- cities with population of 100,000 - 250,000,
- cities with population of 50,000-99,999, and
- cities with population of less than 50,000.

Only a sample of insurers or insurer groups that exhibited a significant volume of premiums in all of the surveyed states was asked to provide data. Further, the Department only selected out-of-state insurers, which if not licensed in Illinois, were members of an insurance group having at least one Illinois-licensed insurer.

For the private passenger automobile line, premiums were reported for two driver types: a 16 year old single male and a 36 year old married principal driver. The Ford Taurus LX 4-Door was used for the comparisons. For the homeowner line, premiums were reported for 1) homes with frame construction valued at \$75,000 and \$150,000 and 2) masonry construction valued at \$75,000 and \$150,000.

Private Passenger Automobile, Combined, Liability & Physical Damage

Private passenger automobiles owned and operated in Illinois' largest city exhibited average combined premiums below or slightly above the median premium for all locations tested. In all other cities except East St. Louis, the premiums for Illinois consumers generally fell within the lower three quartiles of their respective groups. For example, in the *cities with population of 100,000 to 250,000* group, Aurora (\$1,321), Springfield (\$1,343), and Rockford (\$1,472) ranked 9th, 10th, and 11th of eleven cities (lowest premium) for premiums that a 16 year old single male drivers would pay. Similarly, in the same city group, Springfield (\$543), Rockford (\$599), and Peoria (\$601) ranked 9th, 10th, and 11th of 11 cities for premiums that a 36 year old principal driver would pay. To place these facts in perspective, the highest average premiums for the 16 and 36 year old drivers in this group of cities were \$2,873 in Stockton, California (16 year old single driver) and \$1,151 in Worcester, Massachusetts (36 year old principal driver). From this group, Joliet exhibited the highest average premiums of the five Illinois cities for both driver types with \$1,589 and \$708 respectively.

The private passenger automobile line is broken down into liability coverages and physical damage coverages. In the liability component, Illinois locations ranked no higher than fifth

highest average premium in any of the four groups. In fact, Illinois cities exhibited four of the five lowest average premiums for both driver types for the *cities with population of 100,000 to 250,000* group. In the physical damage component, the Illinois rankings were mixed. East St. Louis had the highest average premium for both driver types in the *cities with population of 50,000-99,999* group (\$1,347 and \$589) while the other six Illinois cities in this group ranked near or below the median for driver 1 (6th, 7th, 8th, 9th, 10th, and 12th) and ranked from 4th to 13th for driver 2 (ranks of 4th, 5th, 10th, 11th, 12th, and 13th). In the *cities with population of 100,000 to 250,000* group, Illinois cities ranked 10th and 11th lowest of eleven cities for both driver types.

In looking at the changes in premium from 1998 to 2000, the Chicago average combined premiums increased minimally or exhibited a significant decline (Chicago 3 with -10.71 and -8.94 percent decline for drivers 1 and 2). In the *cities with population of 50,000-99,999* group, Belleville, Decatur, and Bloomington exhibited significant premium increases while East St. Louis experienced a decline for both driver types. The experience in other Illinois cities and groups was mixed.

Homeowners - Frame and Masonry Construction

Most Illinois cities generally fell in the lower one-half of the premiums rankings in each of the city groups for both frame and masonry construction. In the *cities with population of 100,000 to 250,000* group, four Illinois cities occupy four of the five lowest premiums for homes valued at \$75,000 (frame and masonry) and the four lowest premiums for homes valued at \$150,000 (frame and masonry). For a home valued at \$75,000, the lowest five premiums for frame and masonry construction respectively were for Aurora, Illinois (\$343 and \$313), Rockford, Illinois (\$324 and \$296), Worcester, Massachusetts (\$320 and \$290), Joliet, Illinois (\$316 and \$289), and Peoria, Illinois (\$313 and \$286). The highest premiums in this group were in Amarillo, Texas (\$1,236 and \$995). For a home valued at \$150,000 for this group, the lowest four cities were Aurora, Illinois (\$520 and \$474), Rockford, Illinois (\$490 and \$447), Joliet, Illinois (\$482 and \$440), and Peoria, Illinois (\$474 and \$433).

In locations where higher premiums were observed, the premium growth from 1998 to 2000 was generally less than locations with lower prices. From 1998 to 2000, most of the surveyed cities in Illinois experienced premium increases. Nevertheless, these Illinois cities continued to rank in the lower two quartiles (lower premiums) in the locations surveyed.

Introduction

The Illinois Department of Insurance has been preparing the *Personal Lines Premium Report* since 1989 (1986-1988 premium data). Its purpose has been to present a comparison of homeowner and private passenger automobile premiums for similarly sized Illinois and out-of-state cities. Every attempt was made to keep the Illinois and matching out-of-state locations as similar as possible in size and geo-economic makeup. In the past, these premiums were difficult to compare from year to year due to inconsistent study methodologies, a fluctuating number of insurers reporting data each year, and an inconsistent weighting criteria.

For the *Personal Lines Premium Report Year 2000*, a new methodology was employed that allows the Department to easily compare premiums for a specified home construction type or automobile and driver type at a location that is static from year to year. Further, insurers that were selected to report premiums in 2001 for the *Personal Lines Premium Report Year 2000* will be asked to report premium data in 2002, 2003, and future years. The final premium for a location is a weighted average based on the total written premium for each individual insurer in the specific zip code for a location. By making these changes to the Report, the Department now has a better tool for comparing premiums for similar cities.

Methodology

The Department asked that each selected insurer report data regarding the premium that they charged for automobile and/or homeowners insurance coverage at 62 specific locations in the United States as of **April 1, 1998, April 1, 1999, and April 1, 2000**. The locations were selected in a manner to facilitate a reasonable comparison between similar Illinois and non-Illinois cities (locations). The 62 locations were broken into four categories and are listed in Appendix A:

- Cities with population of 1,000,000 or greater
- Cities with population of 100,000 - 250,000
- Cities with population of 50,000 - 99,999
- Cities with population less than 50,000

In the *cities with population of 1,000,000 or more* category, three locations in each of these municipalities were selected for the premium comparison -- using the logic that three locations describe large municipalities much better than one location does. The three locations used for Chicago are the same locations that are currently used in Illinois' RF4 (automobile insurance) and RF5 (homeowner insurance) reporting forms. Further, the Illinois cities found in this report are the cities used on these forms. (The Illinois Department of Insurance requires that all Illinois insurers report on an RF4 or RF5 form to the Department of Insurance whenever a rate change is made. The insurer, using these new rates, calculates premiums (based on specified coverage criteria) for 13 locations in Illinois, including the three Chicago addresses.) The three locations for non-Illinois large municipalities were selected based on their similarity to the three Chicago

addresses (population and geo-economic makeup). The same locations were used for both homeowner and automobile premium data.

Only insurers or insurance groups that exhibited a significant volume of premiums in all of the surveyed states were asked to participate in this study. Also, for an insurer group to be selected as a study participant, we required that there be at least one Illinois-licensed insurer in the group.

Private Passenger Automobile

For automobile risks, each participating insurer reported both **liability** and **physical damage** premium data for **two driver types** driving a **Ford Taurus LX 4-Door** with the coverage criteria as described below. In the 2001 data submittal, each insurer submitted its 1) 2000 premium data for the 2000, 1999, and 1998 model years, 2) 1999 premium data for the 1999 and 1998 model years, and 3) 1998 premium data for the 1998 model year.

DRIVER TYPE -- 1	DRIVER TYPE -- 2
16 Year-old single male	36 year-old married principal driver
Occasional operator (less than 25 % usage)	No accidents or traffic violations in last 5 years
No accidents or traffic violations since driving	Drives 8 miles each way to and from work daily
Drives 11,000 miles annually	Drives 11,000 miles annually

(These two driver types should provide premiums for the highest and lowest risk drivers respectively. Also, these two driver types appear on the RF4 form.)

The coverage criteria were:

Liability	Physical Damage
\$50/100,000 Bodily Injury	\$250 Deductible Comprehensive
\$25,000 Property Damage	\$250 Deductible Collision
\$5,000 Medical Payments	
\$50/100,000 Uninsured Motorists	

(The coverage criteria differ from the RF4 form as coverages were increased to comply with minimums in other states.)

For the 2002 data submittal (for *Personal Line Premium Report Year 2001*), each participating insurer will be asked to report 2001 premium data for the 2001, 2000, and 1999 model year Ford Taurus LX 4-Door for the two aforementioned driver types and coverage. The new methodology

allows the Department to compare the actual premiums and changes in premiums for new vehicles each year.

Each insurer reported its total private passenger automobile written premium for the zip code associated with each location. These data were used to determine each individual insurer's weight that was used in calculating the final average premium for a location (city).

Homeowners

For homeowner risks, each participating insurer reported its 1998, 1999, and 2000 premiums for 62 locations (see Appendix A) for a \$75,000 frame home, a \$150,000 frame home, a \$75,000 masonry home, and a \$150,000 masonry home using the coverage specifications as described in the following table:

H03 - One-Family Dwelling
\$250 Deductible
20 Years-old
\$300,000 Personal Liability
\$5000 Medical Payments

(The criteria above has home values and coverage limits which exceeds the home value and coverage limits of the RF5 forms.)

In the 2002 data submittal (for *Personal Line Premium Report Year 2001*), each participating insurer will be asked to report 2001 premium data for the 62 locations for a \$75,000 frame home, a \$150,000 frame home, a \$75,000 masonry home, and a \$150,000 masonry home using the described coverage specifications.

Similar to private passenger automobile, each insurer reported its total homeowners written premium for the zip code associated with each location. These data were used to determine each individual insurer's weight that was used in calculating the final average premium for a location (city).

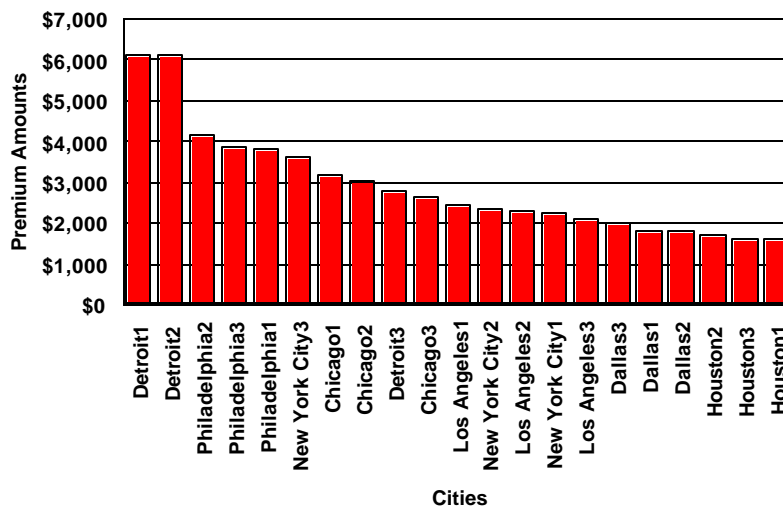
Automobile Results

Cities of 1,000,000 or greater population

Combined Auto Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Detroit1	48205	MI	\$6,119
Detroit2	48221	MI	\$6,106
Philadelphia2	19130	PA	\$4,169
Philadelphia3	19150	PA	\$3,851
Philadelphia1	19119	PA	\$3,831
New York City3	11212	NY	\$3,632
Chicago1	60608	IL	\$3,175
Chicago2	60620	IL	\$3,038
Detroit3	48225	MI	\$2,817
Chicago3	60625	IL	\$2,670
Los Angeles1	90001	CA	\$2,471
New York City2	10032	NY	\$2,350
Los Angeles2	90002	CA	\$2,304
New York City1	10009	NY	\$2,246
Los Angeles3	90023	CA	\$2,089
Dallas3	75243	TX	\$1,991
Dallas1	75223	TX	\$1,816
Dallas2	75241	TX	\$1,800
Houston2	77055	TX	\$1,733
Houston3	77091	TX	\$1,642
Houston1	77048	TX	\$1,612

Combined Auto Dr.1 - Rate Yr. 00 - Veh. Yr. 00



Cities of 1,000,000 or greater population

Combined Auto Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

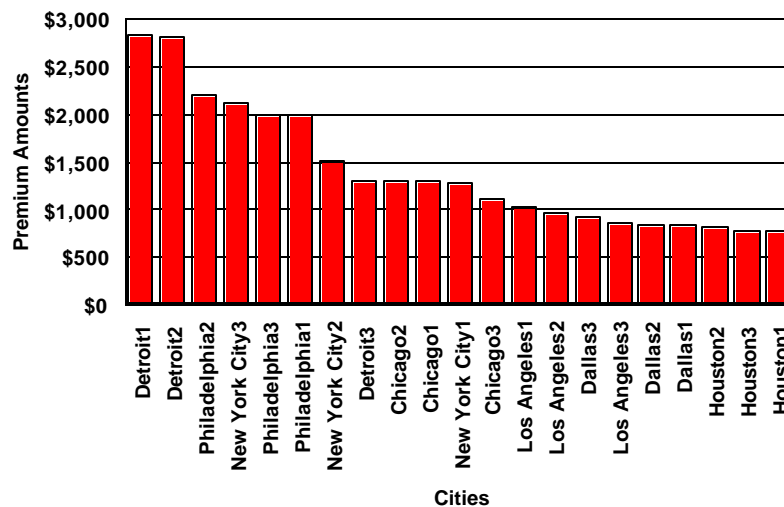
City			Veh./Yr.			Percent Change	
			2000	1999	1998	99/00	98/00
Detroit1	48205	MI	\$6,119	\$5,853	\$5,344	4.56%	14.50%
Detroit2	48221	MI	\$6,106	\$5,849	\$5,557	4.39%	9.86%
Philadelphia2	19130	PA	\$4,169	\$4,057	\$4,378	2.78%	-4.76%
Philadelphia3	19150	PA	\$3,851	\$3,736	\$3,948	3.07%	-2.47%
Philadelphia1	19119	PA	\$3,831	\$3,731	\$3,859	2.70%	-0.72%
New York City3	11212	NY	\$3,632	\$3,700	\$3,949	-1.82%	-8.03%
Chicago1	60608	IL	\$3,175	\$3,240	\$3,159	-2.01%	0.51%
Chicago2	60620	IL	\$3,038	\$3,109	\$3,098	-2.29%	-1.96%
Detroit3	48225	MI	\$2,817	\$2,671	\$2,542	5.48%	10.83%
Chicago3	60625	IL	\$2,670	\$3,027	\$2,990	-11.80%	-10.71%
Los Angeles1	90001	CA	\$2,471	\$2,647	\$2,940	-6.64%	-15.94%
New York City2	10032	NY	\$2,350	\$2,423	\$2,661	-3.04%	-11.70%
Los Angeles2	90002	CA	\$2,304	\$2,194	\$2,553	5.03%	-9.75%
New York City1	10009	NY	\$2,246	\$2,446	\$2,796	-8.19%	-19.66%
Los Angeles3	90023	CA	\$2,089	\$2,121	\$2,461	-1.46%	-15.09%
Dallas3	75243	TX	\$1,991	\$1,897	\$1,731	4.97%	14.98%
Dallas1	75223	TX	\$1,816	\$1,794	\$1,673	1.24%	8.54%
Dallas2	75241	TX	\$1,800	\$1,722	\$1,607	4.53%	12.02%
Houston2	77055	TX	\$1,733	\$1,657	\$1,514	4.60%	14.49%
Houston3	77091	TX	\$1,642	\$1,565	\$1,444	4.91%	13.69%
Houston1	77048	TX	\$1,612	\$1,527	\$1,423	5.62%	13.30%

Cities of 1,000,000 or greater population

Combined Auto Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Detroit1	48205	MI	\$2,827
Detroit2	48221	MI	\$2,820
Philadelphia2	19130	PA	\$2,201
New York City3	11212	NY	\$2,119
Philadelphia3	19150	PA	\$2,002
Philadelphia1	19119	PA	\$1,996
New York City2	10032	NY	\$1,507
Detroit3	48225	MI	\$1,298
Chicago2	60620	IL	\$1,297
Chicago1	60608	IL	\$1,293
New York City1	10009	NY	\$1,291
Chicago3	60625	IL	\$1,109
Los Angeles1	90001	CA	\$1,024
Los Angeles2	90002	CA	\$962
Dallas3	75243	TX	\$929
Los Angeles3	90023	CA	\$863
Dallas2	75241	TX	\$836
Dallas1	75223	TX	\$836
Houston2	77055	TX	\$826
Houston3	77091	TX	\$784
Houston1	77048	TX	\$772

Combined Auto Dr.2 - Rate Yr. 00 - Veh. Yr. 00



Cities of 1,000,000 or greater population

Combined Auto Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

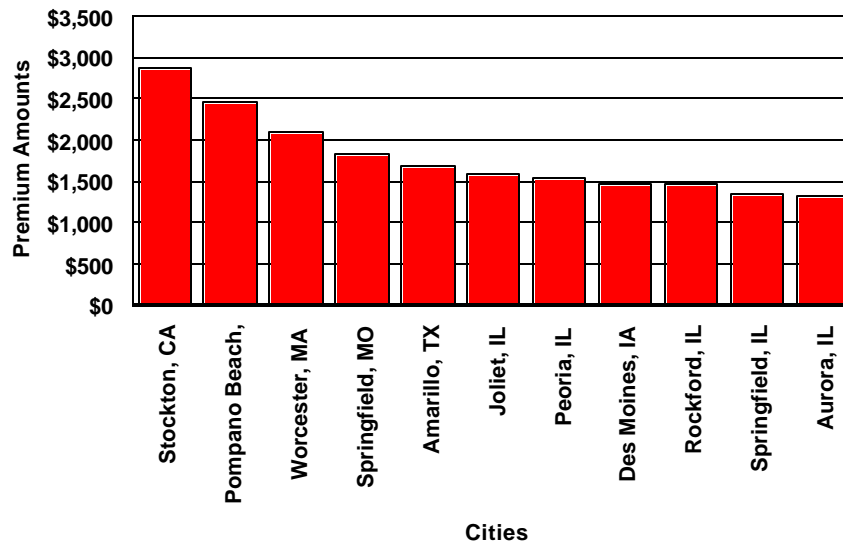
City			Veh./Yr.			Percent Change	
			2000	1999	1998	99/00	98/00
Detroit1	48205	MI	\$2,827	\$2,675	\$2,526	5.67%	11.92%
Detroit2	48221	MI	\$2,820	\$2,677	\$2,615	5.33%	7.85%
Philadelphia2	19130	PA	\$2,201	\$2,134	\$2,348	3.14%	-6.27%
New York City3	11212	NY	\$2,119	\$2,225	\$2,288	-4.76%	-7.41%
Philadelphia3	19150	PA	\$2,002	\$1,935	\$2,110	3.43%	-5.13%
Philadelphia1	19119	PA	\$1,996	\$1,943	\$2,066	2.77%	-3.36%
New York City2	10032	NY	\$1,507	\$1,578	\$1,589	-4.50%	-5.14%
Detroit3	48225	MI	\$1,298	\$1,208	\$1,185	7.42%	9.52%
Chicago2	60620	IL	\$1,297	\$1,325	\$1,296	-2.11%	0.11%
Chicago1	60608	IL	\$1,293	\$1,322	\$1,287	-2.22%	0.47%
New York City1	10009	NY	\$1,291	\$1,414	\$1,570	-8.66%	-17.77%
Chicago3	60625	IL	\$1,109	\$1,244	\$1,218	-10.81%	-8.94%
Los Angeles1	90001	CA	\$1,024	\$1,093	\$1,183	-6.23%	-13.43%
Los Angeles2	90002	CA	\$962	\$917	\$930	4.96%	3.45%
Dallas3	75243	TX	\$929	\$892	\$836	4.17%	11.12%
Los Angeles3	90023	CA	\$863	\$867	\$973	-0.57%	-11.31%
Dallas2	75241	TX	\$836	\$809	\$769	3.39%	8.70%
Dallas1	75223	TX	\$836	\$841	\$804	-0.63%	3.96%
Houston2	77055	TX	\$826	\$785	\$744	5.16%	11.01%
Houston3	77091	TX	\$784	\$743	\$712	5.54%	10.15%
Houston1	77048	TX	\$772	\$726	\$704	6.34%	9.68%

Cities of 100,000 to 250,000 population

Combined Auto Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Stockton, CA	\$2,873
Pompano Beach, FL	\$2,456
Worcester, MA	\$2,090
Springfield, MO	\$1,838
Amarillo, TX	\$1,689
Joliet, IL	\$1,589
Peoria, IL	\$1,550
Des Moines, IA	\$1,479
Rockford, IL	\$1,472
Springfield, IL	\$1,343
Aurora, IL	\$1,321

Combined Auto Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of 100,000 to 250,000 population

Combined Auto

Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

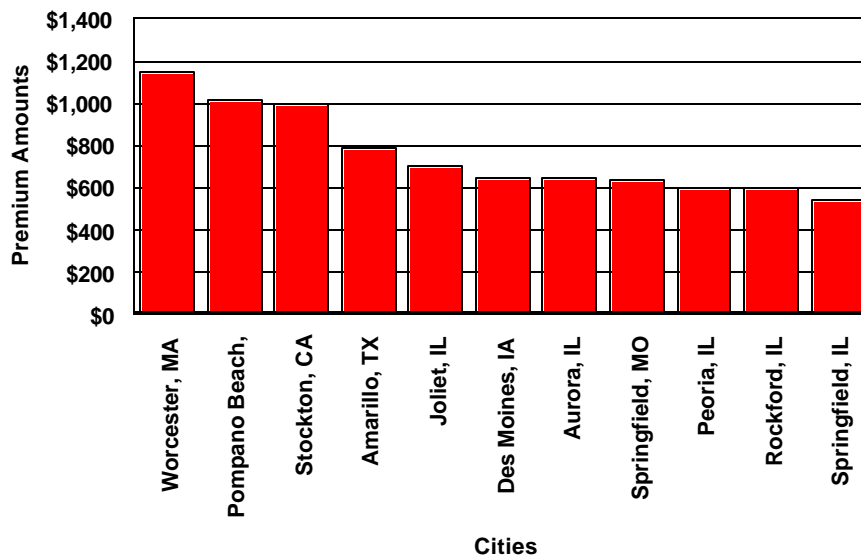
City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Stockton, CA	\$2,873	\$3,126	\$3,243	-8.09%	-11.40%
Pompano Beach, FL	\$2,456	\$2,477	\$2,595	-0.84%	-5.33%
Worcester, MA	\$2,090	\$1,796	\$1,928	16.34%	8.41%
Springfield, MO	\$1,838	\$1,821	\$1,863	0.94%	-1.37%
Amarillo, TX	\$1,689	\$1,603	\$1,424	5.35%	18.61%
Joliet, IL	\$1,589	\$1,542	\$1,527	3.01%	4.07%
Peoria, IL	\$1,550	\$1,473	\$1,433	5.21%	8.15%
Des Moines, IA	\$1,479	\$1,404	\$1,357	5.32%	8.96%
Rockford, IL	\$1,472	\$1,377	\$1,364	6.93%	7.99%
Springfield, IL	\$1,343	\$1,338	\$1,301	0.37%	3.25%
Aurora, IL	\$1,321	\$1,258	\$1,255	5.04%	5.25%

Cities of 100,000 to 250,000 population

Combined Auto Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Worcester, MA	\$1,151
Pompano Beach, FL	\$1,014
Stockton, CA	\$996
Amarillo, TX	\$784
Joliet, IL	\$708
Des Moines, IA	\$649
Aurora, IL	\$648
Springfield, MO	\$639
Peoria, IL	\$601
Rockford, IL	\$599
Springfield, IL	\$543

Combined Auto Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of 100,000 to 250,000 population

Combined Auto Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

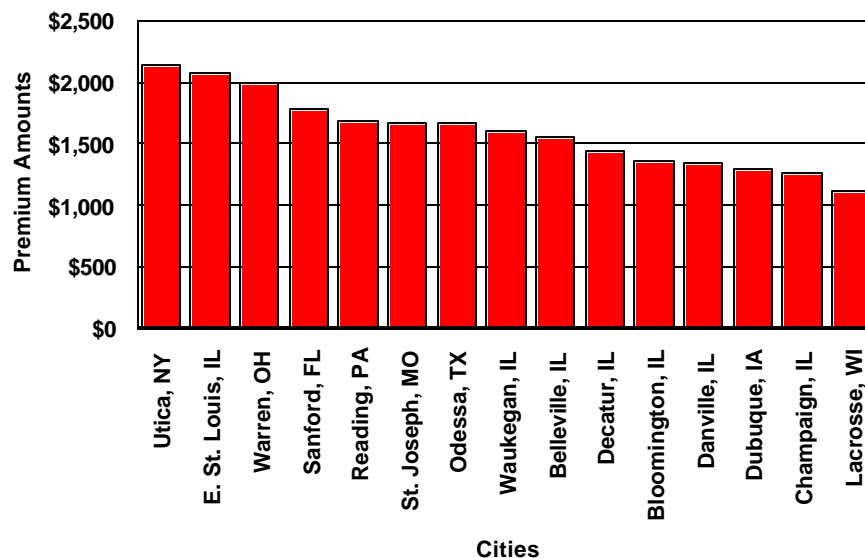
City	Veh./Yr.		1998	Percent Change	
	2000	1999		99/00	98/00
Worcester, MA	\$1,151	\$1,205	\$1,179	-4.49%	-2.36%
Pompano Beach, FL	\$1,014	\$1,016	\$1,052	-0.18%	-3.68%
Stockton, CA	\$996	\$1,061	\$1,080	-6.14%	-7.77%
Amarillo, TX	\$784	\$736	\$666	6.54%	17.73%
Joliet, IL	\$708	\$695	\$681	1.84%	4.00%
Des Moines, IA	\$649	\$646	\$629	0.48%	3.28%
Aurora, IL	\$648	\$610	\$597	6.36%	8.52%
Springfield, MO	\$639	\$641	\$670	-0.40%	-4.66%
Peoria, IL	\$601	\$573	\$559	4.97%	7.66%
Rockford, IL	\$599	\$561	\$553	6.72%	8.27%
Springfield, IL	\$543	\$542	\$527	0.20%	3.09%

Cities of 50,000 to 99,999 population

Combined Auto Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Utica, NY	\$2,138
E. St. Louis, IL	\$2,067
Warren, OH	\$1,993
Sanford, FL	\$1,782
Reading, PA	\$1,689
St. Joseph, MO	\$1,672
Odessa, TX	\$1,665
Waukegan, IL	\$1,606
Belleville, IL	\$1,552
Decatur, IL	\$1,441
Bloomington, IL	\$1,354
Danville, IL	\$1,345
Dubuque, IA	\$1,294
Champaign, IL	\$1,268
Lacrosse, WI	\$1,121

Combined Auto Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of 50,000 to 99,999 population

Combined Auto Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Utica, NY	\$2,138	\$2,238	\$2,237	-4.48%	-4.44%
E. St. Louis, IL	\$2,067	\$2,077	\$2,089	-0.45%	-1.03%
Warren, OH	\$1,993	\$2,127	\$2,085	-6.30%	-4.42%
Sanford, FL	\$1,782	\$1,777	\$1,725	0.28%	3.27%
Reading, PA	\$1,689	\$1,633	\$1,606	3.44%	5.16%
St. Joseph, MO	\$1,672	\$1,684	\$1,661	-0.72%	0.67%
Odessa, TX	\$1,665	\$1,586	\$1,525	5.03%	9.21%
Waukegan, IL	\$1,606	\$1,590	\$1,631	1.02%	-1.53%
Belleville, IL	\$1,552	\$1,422	\$1,386	9.12%	11.96%
Decatur, IL	\$1,441	\$1,275	\$1,242	13.00%	16.01%
Bloomington, IL	\$1,354	\$1,251	\$1,211	8.24%	11.82%
Danville, IL	\$1,345	\$1,306	\$1,272	3.00%	5.76%
Dubuque, IA	\$1,294	\$1,213	\$1,171	6.72%	10.49%
Champaign, IL	\$1,268	\$1,197	\$1,231	5.93%	3.07%
Lacrosse, WI	\$1,121	\$1,039	\$1,093	7.87%	2.53%

Cities of 50,000 to 99,999 population

Combined Auto Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

E. St. Louis, IL	\$931
Reading, PA	\$867
Utica, NY	\$854
Warren, OH	\$801
Odessa, TX	\$757
Sanford, FL	\$699
Waukegan, IL	\$699
Belleville, IL	\$666
St. Joseph, MO	\$592
Dubuque, IA	\$566
Decatur, IL	\$553
Danville, IL	\$538
Bloomington, IL	\$527
Champaign, IL	\$518
Lacrosse, WI	\$428

Combined Auto Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of 50,000 to 99,999 population

Combined Auto Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

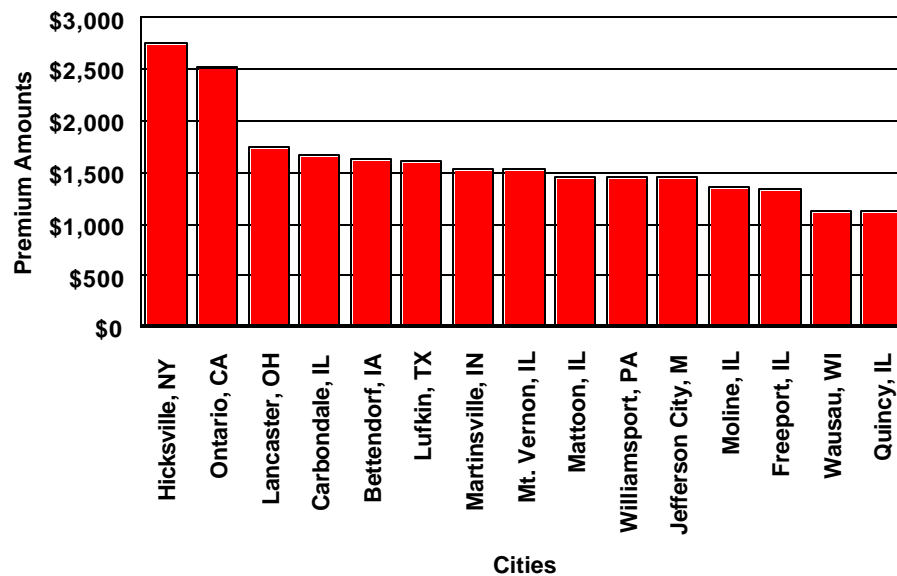
City	Veh./Yr.		1998	Percent Change	
	2000	1999		99/00	98/00
E. St. Louis, IL	\$931	\$962	\$940	-3.23%	-0.93%
Reading, PA	\$867	\$837	\$837	3.53%	3.52%
Utica, NY	\$854	\$907	\$881	-5.81%	-3.04%
Warren, OH	\$801	\$805	\$765	-0.51%	4.71%
Odessa, TX	\$757	\$716	\$701	5.76%	8.07%
Sanford, FL	\$699	\$690	\$669	1.38%	4.57%
Waukegan, IL	\$699	\$685	\$688	1.98%	1.55%
Belleville, IL	\$666	\$625	\$608	6.63%	9.69%
St. Joseph, MO	\$592	\$604	\$610	-1.86%	-2.87%
Dubuque, IA	\$566	\$565	\$549	0.13%	3.14%
Decatur, IL	\$553	\$495	\$484	11.75%	14.31%
Danville, IL	\$538	\$521	\$507	3.27%	6.07%
Bloomington, IL	\$527	\$488	\$474	7.90%	11.25%
Champaign, IL	\$518	\$492	\$499	5.18%	3.88%
Lacrosse, WI	\$428	\$402	\$428	6.63%	-0.01%

Cities of less than 50,000 population

Combined Auto Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Hicksville, NY	\$2,748
Ontario, CA	\$2,514
Lancaster, OH	\$1,754
Carbondale, IL	\$1,678
Bettendorf, IA	\$1,620
Lufkin, TX	\$1,615
Martinsville, IN	\$1,540
Mt. Vernon, IL	\$1,529
Mattoon, IL	\$1,460
Williamsport, PA	\$1,455
Jefferson City, MO	\$1,453
Moline, IL	\$1,361
Freeport, IL	\$1,330
Wausau, WI	\$1,126
Quincy, IL	\$1,116

Combined Auto Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of less than 50,000 population

Combined Auto Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Hicksville, NY	\$2,748	\$2,749	\$2,998	-0.03%	-8.33%
Ontario, CA	\$2,514	\$2,700	\$3,024	-6.90%	-16.89%
Lancaster, OH	\$1,754	\$1,768	\$1,719	-0.77%	2.05%
Carbondale, IL	\$1,678	\$1,556	\$1,503	7.80%	11.64%
Bettendorf, IA	\$1,620	\$1,551	\$1,495	4.44%	8.36%
Lufkin, TX	\$1,615	\$1,558	\$1,454	3.61%	11.02%
Martinsville, IN	\$1,540	\$1,416	\$1,433	8.77%	7.49%
Mt. Vernon, IL	\$1,529	\$1,434	\$1,371	6.63%	11.51%
Mattoon, IL	\$1,460	\$1,396	\$1,343	4.56%	8.70%
Williamsport, PA	\$1,455	\$1,379	\$1,372	5.57%	6.06%
Jefferson City, MO	\$1,453	\$1,459	\$1,444	-0.39%	0.59%
Moline, IL	\$1,361	\$1,266	\$1,227	7.48%	10.94%
Freeport, IL	\$1,330	\$1,219	\$1,166	9.14%	14.02%
Wausau, WI	\$1,126	\$1,077	\$1,129	4.50%	-0.26%
Quincy, IL	\$1,116	\$1,068	\$1,035	4.52%	7.84%

Cities of less than 50,000 population

Combined Auto Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Hicksville, NY	\$1,253
Ontario, CA	\$893
Williamsport, PA	\$760
Lufkin, TX	\$707
Lancaster, OH	\$697
Bettendorf, IA	\$659
Carbondale, IL	\$657
Mt. Vernon, IL	\$598
Martinsville, IN	\$577
Mattoon, IL	\$560
Moline, IL	\$530
Freeport, IL	\$522
Jefferson City, MO	\$516
Quincy, IL	\$495
Wausau, WI	\$428

Combined Auto Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of less than 50,000 population

Combined Auto Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

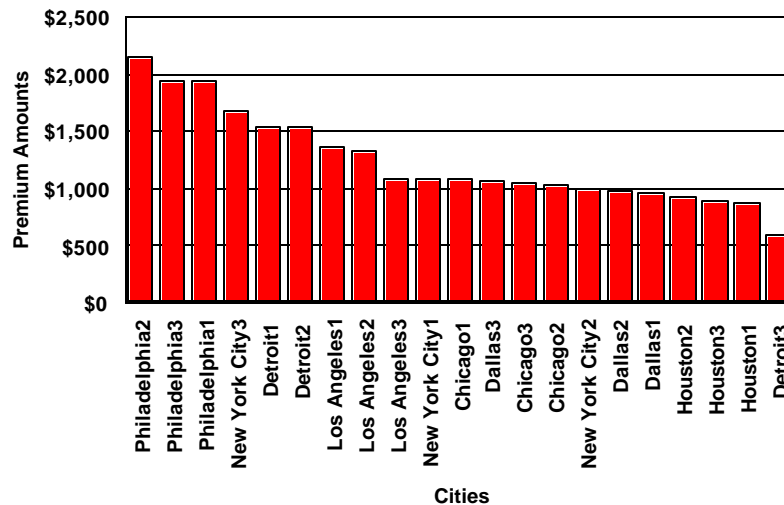
City	Veh./Yr.		Percent Change		
	2000	1999	1998	99/00	98/00
Hicksville, NY	\$1,253	\$1,268	\$1,339	-1.19%	-6.38%
Ontario, CA	\$893	\$937	\$1,028	-4.70%	-13.13%
Williamsport, PA	\$760	\$721	\$727	5.45%	4.55%
Lufkin, TX	\$707	\$679	\$653	4.04%	8.24%
Lancaster, OH	\$697	\$667	\$641	4.54%	8.83%
Bettendorf, IA	\$659	\$653	\$630	0.84%	4.58%
Carbondale, IL	\$657	\$611	\$590	7.58%	11.29%
Mt. Vernon, IL	\$598	\$565	\$543	5.83%	10.10%
Martinsville, IN	\$577	\$539	\$549	7.12%	5.05%
Mattoon, IL	\$560	\$537	\$519	4.23%	7.88%
Moline, IL	\$530	\$495	\$480	6.93%	10.29%
Freeport, IL	\$522	\$482	\$465	8.25%	12.16%
Jefferson City, MO	\$516	\$524	\$531	-1.60%	-2.80%
Quincy, IL	\$495	\$469	\$456	5.58%	8.56%
Wausau, WI	\$428	\$412	\$430	3.94%	-0.48%

Cities of 1,000,000 or greater population

Auto Liability only Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Philadelphia2	19130	PA	\$2,154
Philadelphia3	19150	PA	\$1,947
Philadelphia1	19119	PA	\$1,937
New York City3	11212	NY	\$1,677
Detroit1	48205	MI	\$1,547
Detroit2	48221	MI	\$1,534
Los Angeles1	90001	CA	\$1,370
Los Angeles2	90002	CA	\$1,322
Los Angeles3	90023	CA	\$1,086
New York City1	10009	NY	\$1,085
Chicago1	60608	IL	\$1,081
Dallas3	75243	TX	\$1,061
Chicago3	60625	IL	\$1,043
Chicago2	60620	IL	\$1,035
New York City2	10032	NY	\$1,001
Dallas2	75241	TX	\$972
Dallas1	75223	TX	\$969
Houston2	77055	TX	\$932
Houston3	77091	TX	\$889
Houston1	77048	TX	\$884
Detroit3	48225	MI	\$599

Auto Liability only Dr.1 - Rate Yr. 00 - Veh. Yr. 00



Cities of 1,000,000 or greater population

Auto Liability only

Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

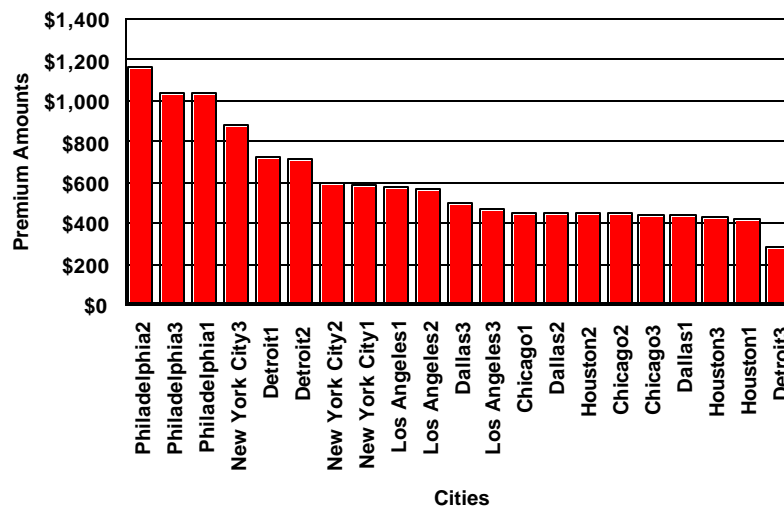
City			Veh./Yr.			Percent Change	
			2000	1999	1998	99/00	98/00
Philadelphia2	19130	PA	\$2,154	\$2,149	\$2,204	0.28%	-2.25%
Philadelphia3	19150	PA	\$1,947	\$1,924	\$1,978	1.18%	-1.60%
Philadelphia1	19119	PA	\$1,937	\$1,922	\$1,947	0.80%	-0.47%
New York City3	11212	NY	\$1,677	\$1,596	\$1,520	5.08%	10.29%
Detroit1	48205	MI	\$1,547	\$1,557	\$1,418	-0.61%	9.09%
Detroit2	48221	MI	\$1,534	\$1,548	\$1,427	-0.94%	7.49%
Los Angeles1	90001	CA	\$1,370	\$1,477	\$1,695	-7.23%	-19.13%
Los Angeles2	90002	CA	\$1,322	\$1,251	\$1,482	5.61%	-10.81%
Los Angeles3	90023	CA	\$1,086	\$1,112	\$1,325	-2.33%	-17.98%
New York City1	10009	NY	\$1,085	\$1,154	\$1,239	-6.04%	-12.43%
Chicago1	60608	IL	\$1,081	\$1,162	\$1,177	-6.96%	-8.19%
Dallas3	75243	TX	\$1,061	\$1,062	\$1,117	-0.07%	-5.01%
Chicago3	60625	IL	\$1,043	\$1,123	\$1,153	-7.13%	-9.50%
Chicago2	60620	IL	\$1,035	\$1,119	\$1,152	-7.52%	-10.16%
New York City2	10032	NY	\$1,001	\$992	\$1,014	0.96%	-1.25%
Dallas2	75241	TX	\$972	\$971	\$1,028	0.11%	-5.38%
Dallas1	75223	TX	\$969	\$1,001	\$1,070	-3.26%	-9.50%
Houston2	77055	TX	\$932	\$940	\$976	-0.88%	-4.48%
Houston3	77091	TX	\$889	\$890	\$929	-0.03%	-4.31%
Houston1	77048	TX	\$884	\$874	\$921	1.13%	-4.05%
Detroit3	48225	MI	\$599	\$597	\$571	0.31%	5.02%

Cities of 1,000,000 or greater population

Auto Liability only Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Philadelphia2	19130	PA	\$1,161
Philadelphia3	19150	PA	\$1,040
Philadelphia1	19119	PA	\$1,038
New York City3	11212	NY	\$881
Detroit1	48205	MI	\$724
Detroit2	48221	MI	\$717
New York City2	10032	NY	\$598
New York City1	10009	NY	\$584
Los Angeles1	90001	CA	\$580
Los Angeles2	90002	CA	\$571
Dallas3	75243	TX	\$498
Los Angeles3	90023	CA	\$468
Chicago1	60608	IL	\$451
Dallas2	75241	TX	\$450
Houston2	77055	TX	\$450
Chicago2	60620	IL	\$449
Chicago3	60625	IL	\$445
Dallas1	75223	TX	\$442
Houston3	77091	TX	\$427
Houston1	77048	TX	\$425
Detroit3	48225	MI	\$288

Auto Liability only Dr.2 - Rate Yr. 00 - Veh. Yr. 00



Cities of 1,000,000 or greater population

Auto Liability only

Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City			Veh./Yr.			Percent Change	
			2000	1999	1998	99/00	98/00
Philadelphia2	19130	PA	\$1,161	\$1,153	\$1,205	0.75%	-3.64%
Philadelphia3	19150	PA	\$1,040	\$1,025	\$1,081	1.51%	-3.79%
Philadelphia1	19119	PA	\$1,038	\$1,029	\$1,070	0.91%	-2.95%
New York City3	11212	NY	\$881	\$863	\$829	2.08%	6.36%
Detroit1	48205	MI	\$724	\$727	\$689	-0.45%	4.98%
Detroit2	48221	MI	\$717	\$722	\$689	-0.77%	3.99%
New York City2	10032	NY	\$598	\$606	\$593	-1.44%	0.75%
New York City1	10009	NY	\$584	\$616	\$660	-5.10%	-11.41%
Los Angeles1	90001	CA	\$580	\$625	\$701	-7.30%	-17.30%
Los Angeles2	90002	CA	\$571	\$543	\$528	5.23%	8.24%
Dallas3	75243	TX	\$498	\$511	\$551	-2.52%	-9.74%
Los Angeles3	90023	CA	\$468	\$485	\$559	-3.50%	-16.40%
Chicago1	60608	IL	\$451	\$488	\$494	-7.60%	-8.65%
Dallas2	75241	TX	\$450	\$464	\$499	-2.88%	-9.81%
Houston2	77055	TX	\$450	\$454	\$482	-0.98%	-6.81%
Chicago2	60620	IL	\$449	\$483	\$492	-7.18%	-8.75%
Chicago3	60625	IL	\$445	\$481	\$489	-7.37%	-8.86%
Dallas1	75223	TX	\$442	\$479	\$525	-7.75%	-15.73%
Houston3	77091	TX	\$427	\$428	\$458	-0.07%	-6.73%
Houston1	77048	TX	\$425	\$419	\$454	1.23%	-6.56%
Detroit3	48225	MI	\$288	\$280	\$277	2.59%	3.71%

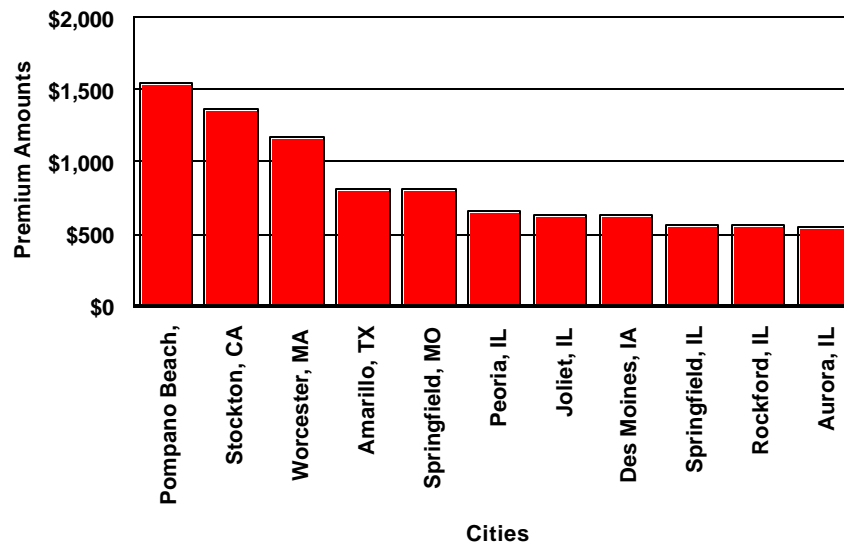
Cities of 100,000 to 250,000 population

Auto Liability only

Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Pompano Beach, FL	\$1,545
Stockton, CA	\$1,362
Worcester, MA	\$1,172
Amarillo, TX	\$815
Springfield, MO	\$806
Peoria, IL	\$660
Joliet, IL	\$631
Des Moines, IA	\$627
Springfield, IL	\$567
Rockford, IL	\$561
Aurora, IL	\$553

Auto Liability only Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of 100,000 to 250,000 population

Auto Liability only

Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Pompano Beach, FL	\$1,545	\$1,553	\$1,596	-0.51%	-3.20%
Stockton, CA	\$1,362	\$1,422	\$1,497	-4.18%	-9.01%
Worcester, MA	\$1,172	\$930	\$1,258	26.04%	-6.83%
Amarillo, TX	\$815	\$828	\$827	-1.47%	-1.40%
Springfield, MO	\$806	\$787	\$776	2.51%	3.90%
Peoria, IL	\$660	\$627	\$636	5.20%	3.79%
Joliet, IL	\$631	\$656	\$680	-3.80%	-7.16%
Des Moines, IA	\$627	\$588	\$585	6.70%	7.24%
Springfield, IL	\$567	\$561	\$573	1.25%	-1.00%
Rockford, IL	\$561	\$522	\$542	7.37%	3.41%
Aurora, IL	\$553	\$518	\$546	6.70%	1.18%

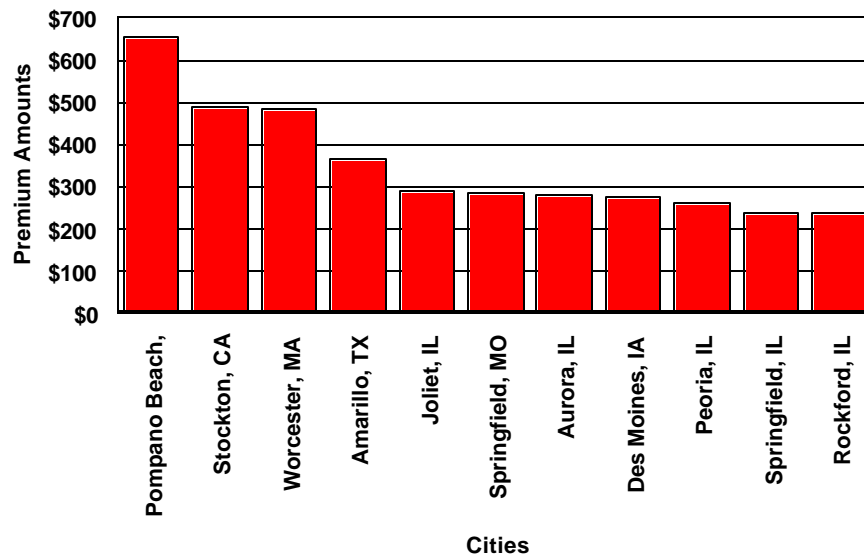
Cities of 100,000 to 250,000 population

Auto Liability only

Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Pompano Beach, FL	\$655
Stockton, CA	\$487
Worcester, MA	\$485
Amarillo, TX	\$366
Joliet, IL	\$292
Springfield, MO	\$284
Aurora, IL	\$278
Des Moines, IA	\$277
Peoria, IL	\$260
Springfield, IL	\$236
Rockford, IL	\$236

Auto Liability only Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of 100,000 to 250,000 population

Auto Liability only

Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.		Percent Change		
	2000	1999	1998	99/00	98/00
Pompano Beach, FL	\$655	\$651	\$663	0.73%	-1.13%
Stockton, CA	\$487	\$502	\$521	-2.86%	-6.43%
Worcester, MA	\$485	\$554	\$736	-12.58%	-34.17%
Amarillo, TX	\$366	\$372	\$375	-1.57%	-2.31%
Joliet, IL	\$292	\$299	\$305	-2.38%	-4.37%
Springfield, MO	\$284	\$282	\$284	0.70%	-0.14%
Aurora, IL	\$278	\$256	\$262	8.85%	6.18%
Des Moines, IA	\$277	\$277	\$277	0.14%	-0.06%
Peoria, IL	\$260	\$248	\$252	5.00%	3.27%
Springfield, IL	\$236	\$232	\$237	1.76%	-0.42%
Rockford, IL	\$236	\$220	\$226	7.31%	4.43%

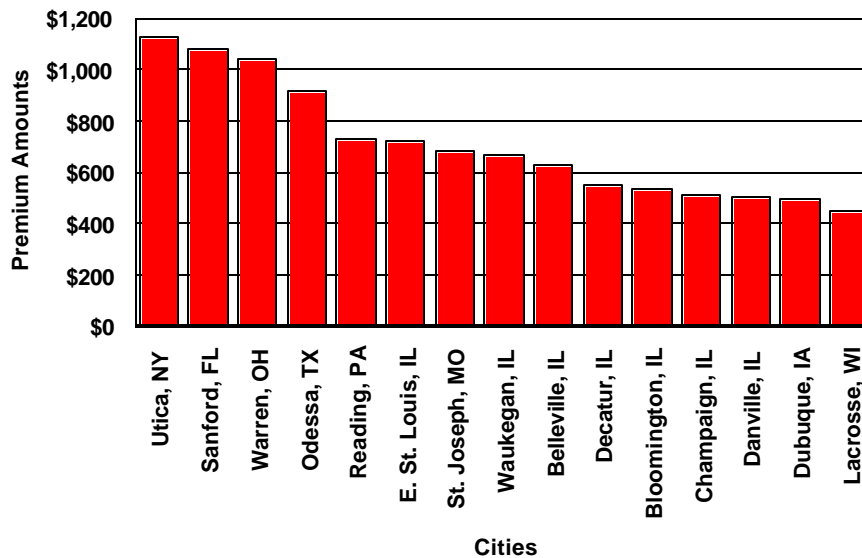
Cities of 50,000 to 99,999 population

Auto Liability only

Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Utica, NY	\$1,127
Sanford, FL	\$1,080
Warren, OH	\$1,043
Odessa, TX	\$917
Reading, PA	\$733
E. St. Louis, IL	\$720
St. Joseph, MO	\$686
Waukegan, IL	\$665
Belleville, IL	\$628
Decatur, IL	\$552
Bloomington, IL	\$537
Champaign, IL	\$509
Danville, IL	\$505
Dubuque, IA	\$495
Lacrosse, WI	\$451

Auto Liability only Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of 50,000 to 99,999 population

Auto Liability only

Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

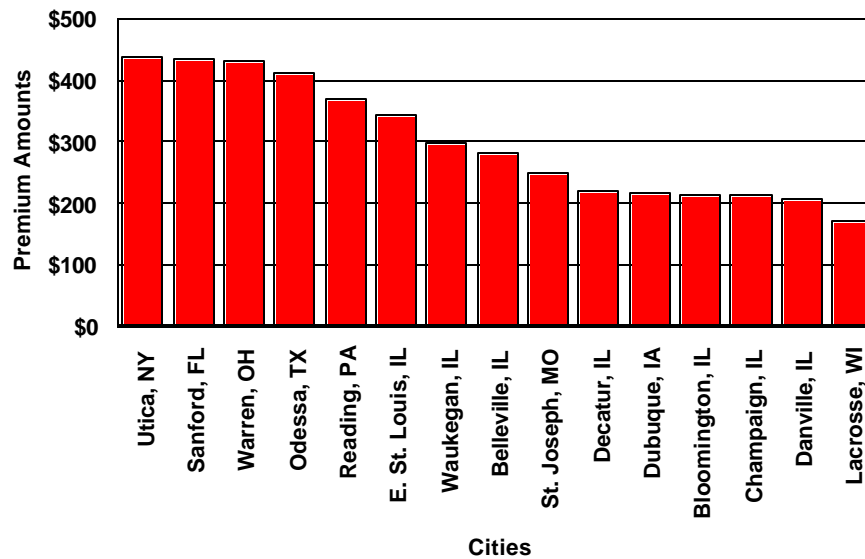
City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Utica, NY	\$1,127	\$1,173	\$1,044	-3.88%	8.02%
Sanford, FL	\$1,080	\$1,065	\$993	1.41%	8.82%
Warren, OH	\$1,043	\$1,103	\$1,112	-5.40%	-6.17%
Odessa, TX	\$917	\$925	\$1,005	-0.83%	-8.72%
Reading, PA	\$733	\$707	\$656	3.73%	11.76%
E. St. Louis, IL	\$720	\$742	\$772	-2.94%	-6.72%
St. Joseph, MO	\$686	\$693	\$681	-0.97%	0.73%
Waukegan, IL	\$665	\$681	\$730	-2.27%	-8.79%
Belleville, IL	\$628	\$596	\$615	5.51%	2.18%
Decatur, IL	\$552	\$510	\$514	8.37%	7.37%
Bloomington, IL	\$537	\$521	\$531	3.05%	1.23%
Champaign, IL	\$509	\$474	\$513	7.36%	-0.70%
Danville, IL	\$505	\$530	\$543	-4.82%	-6.96%
Dubuque, IA	\$495	\$465	\$462	6.40%	7.09%
Lacrosse, WI	\$451	\$409	\$432	10.21%	4.30%

Cities of 50,000 to 99,999 population

Auto Liability only Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Utica, NY	\$438
Sanford, FL	\$435
Warren, OH	\$430
Odessa, TX	\$410
Reading, PA	\$369
E. St. Louis, IL	\$343
Waukegan, IL	\$297
Belleville, IL	\$281
St. Joseph, MO	\$248
Decatur, IL	\$219
Dubuque, IA	\$217
Bloomington, IL	\$214
Champaign, IL	\$213
Danville, IL	\$207
Lacrosse, WI	\$170

Auto Liability only Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of 50,000 to 99,999 population

Auto Liability only

Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Utica, NY	\$438	\$461	\$408	-4.97%	7.19%
Sanford, FL	\$435	\$424	\$397	2.69%	9.56%
Warren, OH	\$430	\$433	\$430	-0.57%	-0.08%
Odessa, TX	\$410	\$414	\$449	-0.91%	-8.72%
Reading, PA	\$369	\$355	\$336	4.08%	10.03%
E. St. Louis, IL	\$343	\$354	\$358	-3.26%	-4.31%
Waukegan, IL	\$297	\$298	\$315	-0.27%	-5.67%
Belleville, IL	\$281	\$266	\$272	5.54%	3.45%
St. Joseph, MO	\$248	\$254	\$256	-2.62%	-3.40%
Decatur, IL	\$219	\$203	\$206	7.75%	6.40%
Dubuque, IA	\$217	\$224	\$223	-2.71%	-2.29%
Bloomington, IL	\$214	\$206	\$211	3.60%	1.45%
Champaign, IL	\$213	\$199	\$211	6.86%	0.73%
Danville, IL	\$207	\$214	\$219	-2.99%	-5.22%
Lacrosse, WI	\$170	\$158	\$172	7.95%	-1.06%

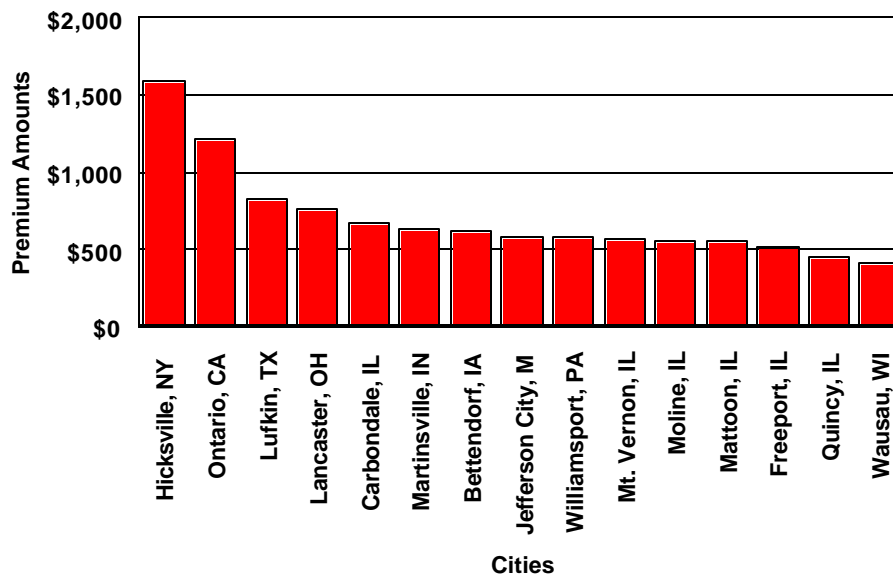
Cities of less than 50,000 population

Auto Liability only

Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Hicksville, NY	\$1,595
Ontario, CA	\$1,221
Lufkin, TX	\$832
Lancaster, OH	\$767
Carbondale, IL	\$676
Martinsville, IN	\$630
Bettendorf, IA	\$622
Jefferson City, MO	\$584
Williamsport, PA	\$581
Mt. Vernon, IL	\$566
Moline, IL	\$559
Mattoon, IL	\$553
Freeport, IL	\$522
Quincy, IL	\$449
Wausau, WI	\$420

Auto Liability only Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of less than 50,000 population

Auto Liability only

Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Hicksville, NY	\$1,595	\$1,556	\$1,648	2.49%	-3.23%
Ontario, CA	\$1,221	\$1,276	\$1,524	-4.34%	-19.93%
Lufkin, TX	\$832	\$853	\$896	-2.49%	-7.13%
Lancaster, OH	\$767	\$746	\$746	2.93%	2.93%
Carbondale, IL	\$676	\$632	\$641	6.95%	5.51%
Martinsville, IN	\$630	\$608	\$610	3.50%	3.16%
Bettendorf, IA	\$622	\$631	\$625	-1.52%	-0.58%
Jefferson City, MO	\$584	\$582	\$556	0.43%	5.07%
Williamsport, PA	\$581	\$559	\$543	4.03%	7.01%
Mt. Vernon, IL	\$566	\$528	\$534	7.29%	6.17%
Moline, IL	\$559	\$523	\$526	7.01%	6.23%
Mattoon, IL	\$553	\$514	\$522	7.74%	5.95%
Freeport, IL	\$522	\$482	\$485	8.34%	7.51%
Quincy, IL	\$449	\$441	\$455	1.76%	-1.25%
Wausau, WI	\$420	\$412	\$443	2.06%	-5.13%

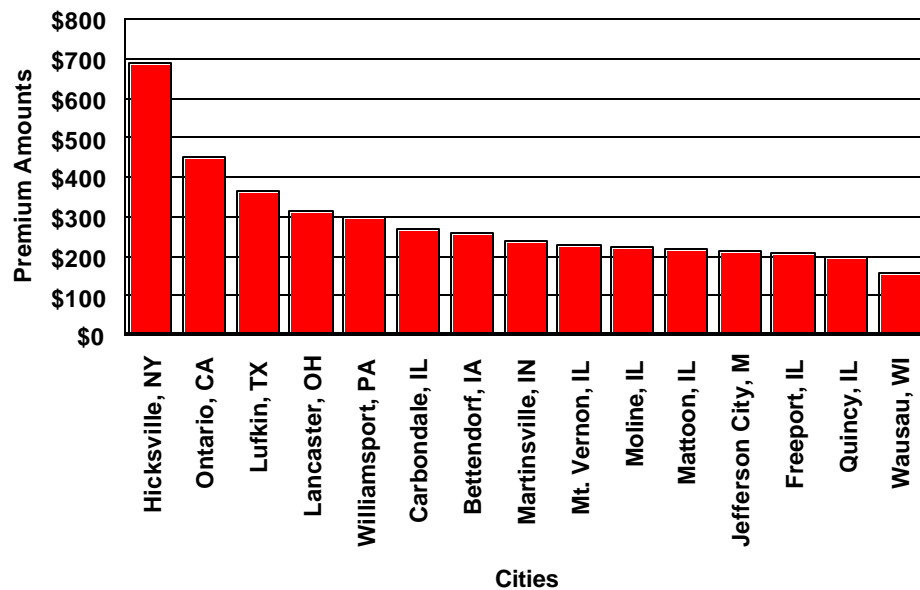
Cities of less than 50,000 population

Auto Liability only

Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Hicksville, NY	\$688
Ontario, CA	\$452
Lufkin, TX	\$368
Lancaster, OH	\$315
Williamsport, PA	\$299
Carbondale, IL	\$267
Bettendorf, IA	\$256
Martinsville, IN	\$236
Mt. Vernon, IL	\$226
Moline, IL	\$223
Mattoon, IL	\$217
Jefferson City, MO	\$212
Freeport, IL	\$208
Quincy, IL	\$199
Wausau, WI	\$157

Auto Liability only Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of less than 50,000 population

Auto Liability only

Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.		1998	Percent Change	
	2000	1999		99/00	98/00
Hicksville, NY	\$688	\$675	\$699	1.92%	-1.63%
Ontario, CA	\$452	\$466	\$543	-2.88%	-16.78%
Lufkin, TX	\$368	\$377	\$401	-2.61%	-8.30%
Lancaster, OH	\$315	\$296	\$292	6.51%	8.10%
Williamsport, PA	\$299	\$288	\$285	3.68%	4.86%
Carbondale, IL	\$267	\$250	\$253	6.94%	5.47%
Bettendorf, IA	\$256	\$268	\$266	-4.35%	-3.47%
Martinsville, IN	\$236	\$233	\$235	1.58%	0.67%
Mt. Vernon, IL	\$226	\$212	\$215	7.06%	5.46%
Moline, IL	\$223	\$208	\$210	7.13%	6.25%
Mattoon, IL	\$217	\$202	\$207	7.05%	4.76%
Jefferson City, MO	\$212	\$215	\$211	-1.33%	0.58%
Freeport, IL	\$208	\$194	\$198	7.19%	5.29%
Quincy, IL	\$199	\$192	\$197	3.86%	0.86%
Wausau, WI	\$157	\$155	\$164	1.38%	-4.53%

Cities of 1,000,000 or greater population

Auto Physical Damage only Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Detroit2	48221	MI	\$4,572
Detroit1	48205	MI	\$4,572
Detroit3	48225	MI	\$2,218
Chicago1	60608	IL	\$2,094
Philadelphia2	19130	PA	\$2,015
Chicago2	60620	IL	\$2,002
New York City3	11212	NY	\$1,955
Philadelphia3	19150	PA	\$1,904
Philadelphia1	19119	PA	\$1,894
Chicago3	60625	IL	\$1,627
New York City2	10032	NY	\$1,348
New York City1	10009	NY	\$1,161
Los Angeles1	90001	CA	\$1,101
Los Angeles3	90023	CA	\$1,003
Los Angeles2	90002	CA	\$983
Dallas3	75243	TX	\$930
Dallas1	75223	TX	\$847
Dallas2	75241	TX	\$828
Houston2	77055	TX	\$801
Houston3	77091	TX	\$753
Houston1	77048	TX	\$729

Auto Physical Damage only Dr.1 - Rate Yr. 00 - Veh. Yr. 00



Cities of 1,000,000 or greater population

Auto Physical Damage only Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

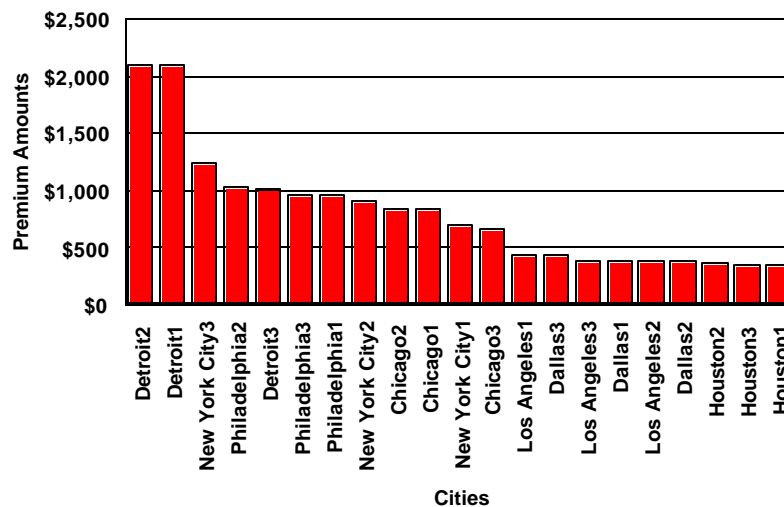
City			Veh./Yr.			Percent Change	
			2000	1999	1998	99/00	98/00
Detroit2	48221	MI	\$4,572	\$4,301	\$4,131	6.31%	10.69%
Detroit1	48205	MI	\$4,572	\$4,296	\$3,926	6.43%	16.45%
Detroit3	48225	MI	\$2,218	\$2,074	\$1,971	6.97%	12.52%
Chicago1	60608	IL	\$2,094	\$2,078	\$1,982	0.76%	5.67%
Philadelphia2	19130	PA	\$2,015	\$1,908	\$2,174	5.60%	-7.30%
Chicago2	60620	IL	\$2,002	\$1,989	\$1,946	0.66%	2.90%
New York City3	11212	NY	\$1,955	\$2,104	\$2,429	-7.05%	-19.49%
Philadelphia3	19150	PA	\$1,904	\$1,812	\$1,970	5.09%	-3.34%
Philadelphia1	19119	PA	\$1,894	\$1,808	\$1,913	4.73%	-0.97%
Chicago3	60625	IL	\$1,627	\$1,904	\$1,838	-14.56%	-11.47%
New York City2	10032	NY	\$1,348	\$1,431	\$1,647	-5.82%	-18.13%
New York City1	10009	NY	\$1,161	\$1,292	\$1,557	-10.11%	-25.41%
Los Angeles1	90001	CA	\$1,101	\$1,169	\$1,245	-5.89%	-11.60%
Los Angeles3	90023	CA	\$1,003	\$1,008	\$1,136	-0.51%	-11.71%
Los Angeles2	90002	CA	\$983	\$942	\$1,071	4.26%	-8.28%
Dallas3	75243	TX	\$930	\$835	\$615	11.39%	51.31%
Dallas1	75223	TX	\$847	\$792	\$603	6.93%	40.57%
Dallas2	75241	TX	\$828	\$751	\$579	10.25%	42.89%
Houston2	77055	TX	\$801	\$717	\$538	11.80%	48.85%
Houston3	77091	TX	\$753	\$676	\$515	11.42%	46.16%
Houston1	77048	TX	\$729	\$653	\$502	11.62%	45.11%

Cities of 1,000,000 or greater population

Auto Physical Damage only Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Detroit2	48221	MI	\$2,104
Detroit1	48205	MI	\$2,103
New York City3	11212	NY	\$1,237
Philadelphia2	19130	PA	\$1,040
Detroit3	48225	MI	\$1,010
Philadelphia3	19150	PA	\$961
Philadelphia1	19119	PA	\$958
New York City2	10032	NY	\$909
Chicago2	60620	IL	\$848
Chicago1	60608	IL	\$842
New York City1	10009	NY	\$707
Chicago3	60625	IL	\$664
Los Angeles1	90001	CA	\$445
Dallas3	75243	TX	\$431
Los Angeles3	90023	CA	\$395
Dallas1	75223	TX	\$394
Los Angeles2	90002	CA	\$391
Dallas2	75241	TX	\$385
Houston2	77055	TX	\$376
Houston3	77091	TX	\$356
Houston1	77048	TX	\$347

Auto Physical Damage only Dr.2 - Rate Yr. 00 - Veh. Yr. 00



Cities of 1,000,000 or greater population

Auto Physical Damage only Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

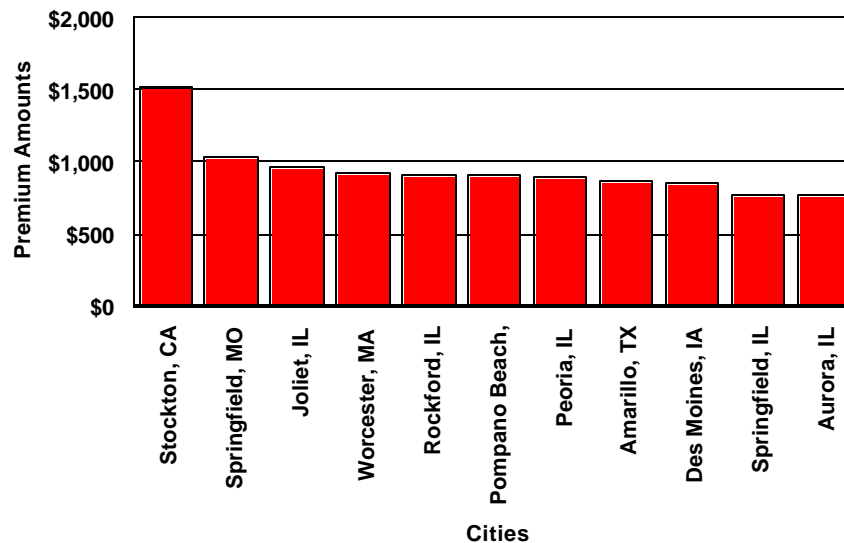
City			Veh./Yr.			Percent Change	
			2000	1999	1998	99/00	98/00
Detroit2	48221	MI	\$2,104	\$1,955	\$1,926	7.59%	9.23%
Detroit1	48205	MI	\$2,103	\$1,948	\$1,837	7.95%	14.53%
New York City3	11212	NY	\$1,237	\$1,361	\$1,460	-9.10%	-15.23%
Philadelphia2	19130	PA	\$1,040	\$981	\$1,143	5.94%	-9.05%
Detroit3	48225	MI	\$1,010	\$928	\$908	8.88%	11.29%
Philadelphia3	19150	PA	\$961	\$911	\$1,029	5.59%	-6.54%
Philadelphia1	19119	PA	\$958	\$914	\$996	4.86%	-3.81%
New York City2	10032	NY	\$909	\$972	\$995	-6.41%	-8.65%
Chicago2	60620	IL	\$848	\$842	\$804	0.79%	5.52%
Chicago1	60608	IL	\$842	\$834	\$793	0.93%	6.16%
New York City1	10009	NY	\$707	\$798	\$911	-11.41%	-22.38%
Chicago3	60625	IL	\$664	\$763	\$730	-12.98%	-9.00%
Los Angeles1	90001	CA	\$445	\$467	\$483	-4.81%	-7.81%
Dallas3	75243	TX	\$431	\$381	\$285	13.13%	51.51%
Los Angeles3	90023	CA	\$395	\$383	\$413	3.15%	-4.43%
Dallas1	75223	TX	\$394	\$362	\$279	8.79%	40.93%
Los Angeles2	90002	CA	\$391	\$374	\$403	4.56%	-2.83%
Dallas2	75241	TX	\$385	\$345	\$270	11.81%	43.00%
Houston2	77055	TX	\$376	\$331	\$261	13.58%	43.91%
Houston3	77091	TX	\$356	\$315	\$253	13.14%	40.71%
Houston1	77048	TX	\$347	\$306	\$249	13.33%	39.29%

Cities of 100,000 to 250,000 population

Auto Physical Damage only Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Stockton, CA	\$1,511
Springfield, MO	\$1,031
Joliet, IL	\$958
Worcester, MA	\$918
Rockford, IL	\$912
Pompano Beach, FL	\$911
Peoria, IL	\$890
Amarillo, TX	\$874
Des Moines, IA	\$852
Springfield, IL	\$776
Aurora, IL	\$769

Auto Physical Damage only Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of 100,000 to 250,000 population

Auto Physical Damage only

Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.		1998	Percent Change	
	2000	1999		99/00	98/00
Stockton, CA	\$1,511	\$1,704	\$1,745	-11.35%	-13.45%
Springfield, MO	\$1,031	\$1,034	\$1,087	-0.25%	-5.13%
Joliet, IL	\$958	\$886	\$847	8.06%	13.09%
Worcester, MA	\$918	\$867	\$670	5.93%	37.01%
Rockford, IL	\$912	\$855	\$821	6.67%	11.01%
Pompano Beach, FL	\$911	\$924	\$999	-1.38%	-8.74%
Peoria, IL	\$890	\$846	\$797	5.22%	11.64%
Amarillo, TX	\$874	\$776	\$597	12.63%	46.35%
Des Moines, IA	\$852	\$816	\$772	4.33%	10.26%
Springfield, IL	\$776	\$778	\$728	-0.27%	6.60%
Aurora, IL	\$769	\$740	\$709	3.87%	8.38%

Cities of 100,000 to 250,000 population

Auto Physical Damage only Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Worcester, MA	\$666
Stockton, CA	\$508
Amarillo, TX	\$418
Joliet, IL	\$416
Des Moines, IA	\$372
Aurora, IL	\$370
Rockford, IL	\$363
Pompano Beach, FL	\$358
Springfield, MO	\$355
Peoria, IL	\$341
Springfield, IL	\$307

Auto Physical Damage only Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of 100,000 to 250,000 population

Auto Physical Damage only Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

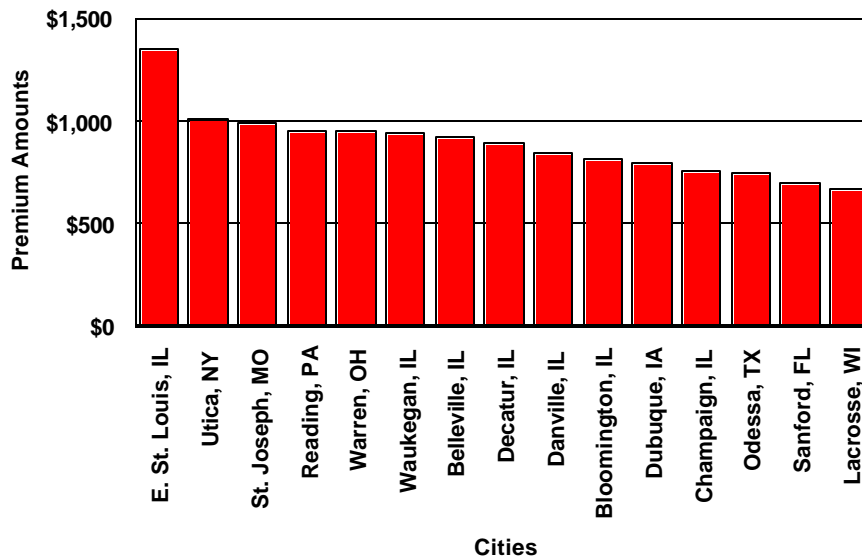
City	Veh./Yr.		1998	Percent Change	
	2000	1999		99/00	98/00
Worcester, MA	\$666	\$651	\$443	2.39%	50.54%
Stockton, CA	\$508	\$559	\$559	-9.09%	-9.01%
Amarillo, TX	\$418	\$364	\$291	14.83%	43.54%
Joliet, IL	\$416	\$396	\$376	5.03%	10.79%
Des Moines, IA	\$372	\$369	\$351	0.73%	5.91%
Aurora, IL	\$370	\$354	\$335	4.57%	10.34%
Rockford, IL	\$363	\$341	\$327	6.33%	10.93%
Pompano Beach, FL	\$358	\$365	\$390	-1.79%	-8.03%
Springfield, MO	\$355	\$359	\$386	-1.26%	-8.00%
Peoria, IL	\$341	\$325	\$306	4.95%	11.27%
Springfield, IL	\$307	\$310	\$290	-0.97%	5.97%

Cities of 50,000 to 99,999 population

Auto Physical Damage only Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

E. St. Louis, IL	\$1,347
Utica, NY	\$1,010
St. Joseph, MO	\$986
Reading, PA	\$956
Warren, OH	\$950
Waukegan, IL	\$941
Belleville, IL	\$923
Decatur, IL	\$889
Danville, IL	\$841
Bloomington, IL	\$817
Dubuque, IA	\$799
Champaign, IL	\$759
Odessa, TX	\$748
Sanford, FL	\$701
Lacrosse, WI	\$670

Auto Physical Damage only Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of 50,000 to 99,999 population

Auto Physical Damage only Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

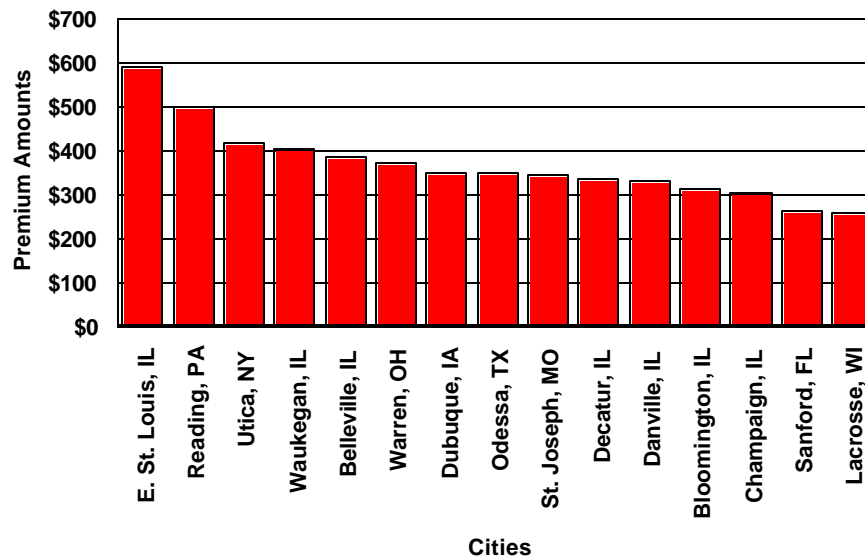
City	Veh./Yr.		Percent Change		
	2000	1999	1998	99/00	98/00
E. St. Louis, IL	\$1,347	\$1,335	\$1,316	0.93%	2.32%
Utica, NY	\$1,010	\$1,065	\$1,193	-5.14%	-15.33%
St. Joseph, MO	\$986	\$992	\$980	-0.55%	0.63%
Reading, PA	\$956	\$926	\$950	3.23%	0.60%
Warren, OH	\$950	\$1,024	\$973	-7.27%	-2.43%
Waukegan, IL	\$941	\$909	\$902	3.48%	4.33%
Belleville, IL	\$923	\$826	\$771	11.73%	19.75%
Decatur, IL	\$889	\$766	\$728	16.08%	22.12%
Danville, IL	\$841	\$776	\$730	8.35%	15.22%
Bloomington, IL	\$817	\$730	\$680	11.95%	20.07%
Dubuque, IA	\$799	\$747	\$709	6.91%	12.70%
Champaign, IL	\$759	\$723	\$718	4.99%	5.76%
Odessa, TX	\$748	\$661	\$520	13.23%	43.81%
Sanford, FL	\$701	\$711	\$733	-1.42%	-4.26%
Lacrosse, WI	\$670	\$630	\$661	6.35%	1.37%

Cities of 50,000 to 99,999 population

Auto Physical Damage only Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

E. St. Louis, IL	\$589
Reading, PA	\$498
Utica, NY	\$416
Waukegan, IL	\$402
Belleville, IL	\$385
Warren, OH	\$370
Dubuque, IA	\$348
Odessa, TX	\$348
St. Joseph, MO	\$345
Decatur, IL	\$334
Danville, IL	\$330
Bloomington, IL	\$313
Champaign, IL	\$305
Sanford, FL	\$264
Lacrosse, WI	\$258

Auto Physical Damage only Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of 50,000 to 99,999 population

Auto Physical Damage only Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

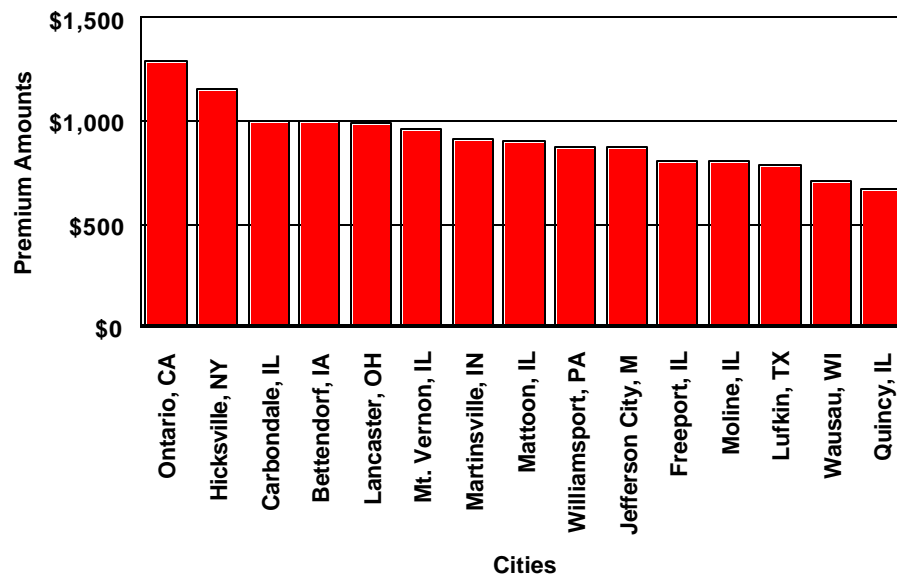
City	Veh./Yr.		Percent Change	99/00	98/00
	2000	1999	1998		
E. St. Louis, IL	\$589	\$608	\$582	-3.22%	1.15%
Reading, PA	\$498	\$482	\$502	3.13%	-0.83%
Utica, NY	\$416	\$446	\$473	-6.67%	-11.89%
Waukegan, IL	\$402	\$387	\$373	3.71%	7.65%
Belleville, IL	\$385	\$359	\$336	7.44%	14.74%
Warren, OH	\$370	\$372	\$334	-0.44%	10.88%
Dubuque, IA	\$348	\$342	\$326	1.99%	6.85%
Odessa, TX	\$348	\$303	\$252	14.88%	38.01%
St. Joseph, MO	\$345	\$349	\$353	-1.30%	-2.49%
Decatur, IL	\$334	\$292	\$278	14.54%	20.17%
Danville, IL	\$330	\$307	\$288	7.63%	14.65%
Bloomington, IL	\$313	\$282	\$263	11.05%	19.10%
Champaign, IL	\$305	\$293	\$287	4.03%	6.19%
Sanford, FL	\$264	\$266	\$271	-0.71%	-2.75%
Lacrosse, WI	\$258	\$244	\$256	5.77%	0.70%

Cities of less than 50,000 population

Auto Physical Damage only Driver 1 - Rate Yr. 2000 - Veh. Yr. 2000

Ontario, CA	\$1,293
Hicksville, NY	\$1,153
Carbondale, IL	\$1,001
Bettendorf, IA	\$999
Lancaster, OH	\$987
Mt. Vernon, IL	\$962
Martinsville, IN	\$911
Mattoon, IL	\$906
Williamsport, PA	\$874
Jefferson City, MO	\$869
Freeport, IL	\$808
Moline, IL	\$802
Lufkin, TX	\$782
Wausau, WI	\$705
Quincy, IL	\$667

Auto Physical Damage only Dr.1- Rate Yr. 00 - Veh. Yr. 00



Cities of less than 50,000 population

Auto Physical Damage only Driver 1 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

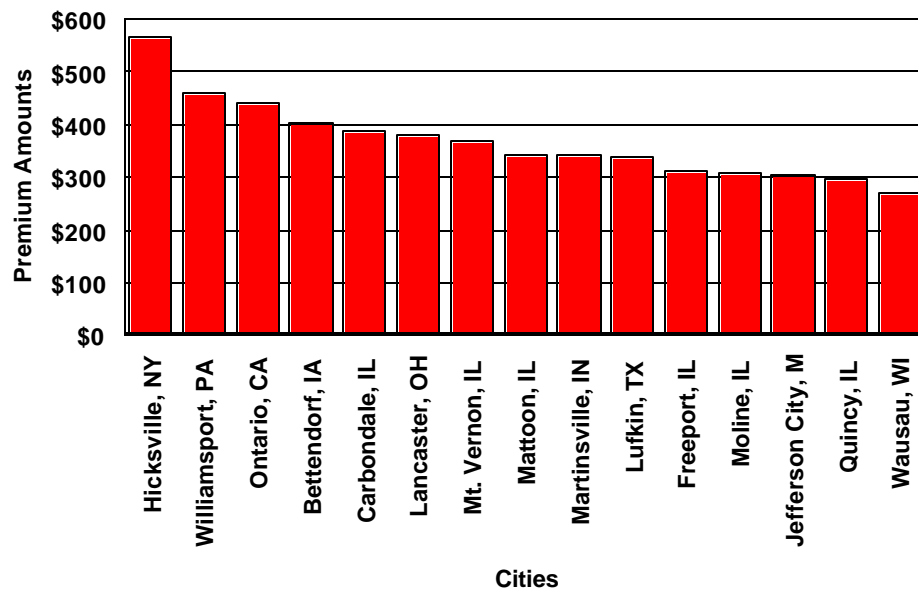
City	Veh./Yr.			Percent Change	
	2000	1999	1998	99/00	98/00
Ontario, CA	\$1,293	\$1,424	\$1,500	-9.20%	-13.80%
Hicksville, NY	\$1,153	\$1,193	\$1,350	-3.31%	-14.56%
Carbondale, IL	\$1,001	\$924	\$862	8.38%	16.20%
Bettendorf, IA	\$999	\$920	\$870	8.53%	14.78%
Lancaster, OH	\$987	\$1,022	\$973	-3.46%	1.37%
Mt. Vernon, IL	\$962	\$906	\$837	6.24%	14.90%
Martinsville, IN	\$911	\$808	\$823	12.74%	10.70%
Mattoon, IL	\$906	\$883	\$821	2.71%	10.45%
Williamsport, PA	\$874	\$820	\$829	6.61%	5.43%
Jefferson City, MO	\$869	\$877	\$888	-0.94%	-2.21%
Freeport, IL	\$808	\$737	\$681	9.66%	18.66%
Moline, IL	\$802	\$744	\$700	7.81%	14.49%
Lufkin, TX	\$782	\$705	\$558	10.99%	40.16%
Wausau, WI	\$705	\$665	\$686	6.01%	2.88%
Quincy, IL	\$667	\$627	\$581	6.47%	14.96%

Cities of less than 50,000 population

Auto Physical Damage only Driver 2 - Rate Yr. 2000 - Veh. Yr. 2000

Hicksville, NY	\$566
Williamsport, PA	\$462
Ontario, CA	\$441
Bettendorf, IA	\$402
Carbondale, IL	\$390
Lancaster, OH	\$382
Mt. Vernon, IL	\$371
Mattoon, IL	\$343
Martinsville, IN	\$340
Lufkin, TX	\$339
Freeport, IL	\$314
Moline, IL	\$307
Jefferson City, MO	\$304
Quincy, IL	\$296
Wausau, WI	\$271

Auto Physical Damage only Dr.2- Rate Yr. 00 - Veh. Yr. 00



Cities of less than 50,000 population

Auto Physical Damage only Driver 2 - Rate Yr. 1998-2000 - Veh. Yr. 1998-2000

Three Year changes in premium for new model year vehicles.

City	Veh./Yr.		1998	Percent Change	
	2000	1999		99/00	98/00
Hicksville, NY	\$566	\$594	\$640	-4.72%	-11.58%
Williamsport, PA	\$462	\$433	\$443	6.63%	4.35%
Ontario, CA	\$441	\$472	\$485	-6.50%	-9.03%
Bettendorf, IA	\$402	\$385	\$364	4.45%	10.46%
Carbondale, IL	\$390	\$361	\$337	8.01%	15.66%
Lancaster, OH	\$382	\$371	\$349	2.98%	9.44%
Mt. Vernon, IL	\$371	\$353	\$328	5.10%	13.14%
Mattoon, IL	\$343	\$335	\$312	2.53%	9.94%
Martinsville, IN	\$340	\$306	\$314	11.34%	8.32%
Lufkin, TX	\$339	\$302	\$252	12.35%	34.52%
Freeport, IL	\$314	\$288	\$267	8.96%	17.24%
Moline, IL	\$307	\$287	\$270	6.78%	13.42%
Jefferson City, MO	\$304	\$309	\$320	-1.80%	-5.04%
Quincy, IL	\$296	\$277	\$258	6.77%	14.44%
Wausau, WI	\$271	\$257	\$266	5.47%	2.02%

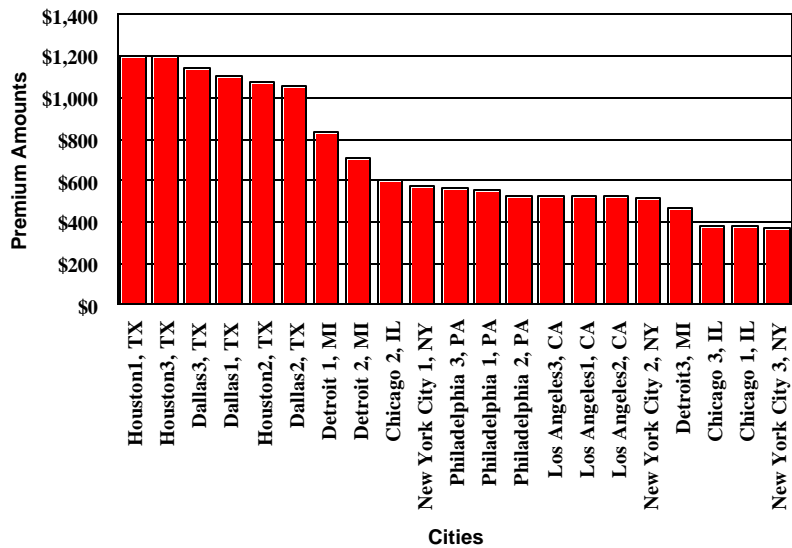
Homeowners Results

Cities of 1,000,000 or greater population

Homeowners - Frame Construction Valued at \$75,000 - Year 2000

Houston1, TX	\$1,199
Houston3, TX	\$1,197
Dallas3, TX	\$1,142
Dallas1, TX	\$1,101
Houston2, TX	\$1,075
Dallas2, TX	\$1,060
Detroit 1, MI	\$831
Detroit 2, MI	\$705
Chicago 2, IL	\$603
New York City 1, NY	\$570
Philadelphia 3, PA	\$560
Philadelphia 1, PA	\$552
Philadelphia 2, PA	\$525
Los Angeles3, CA	\$524
Los Angeles1, CA	\$524
Los Angeles2, CA	\$523
New York City 2, NY	\$515
Detroit3, MI	\$464
Chicago 3, IL	\$382
Chicago 1, IL	\$380
New York City 3, NY	\$369

Frame Home Valued at \$75,000



Cities of 1,000,000 or greater population

Homeowners - Frame Construction Valued at \$75,000

Three Year changes in premium

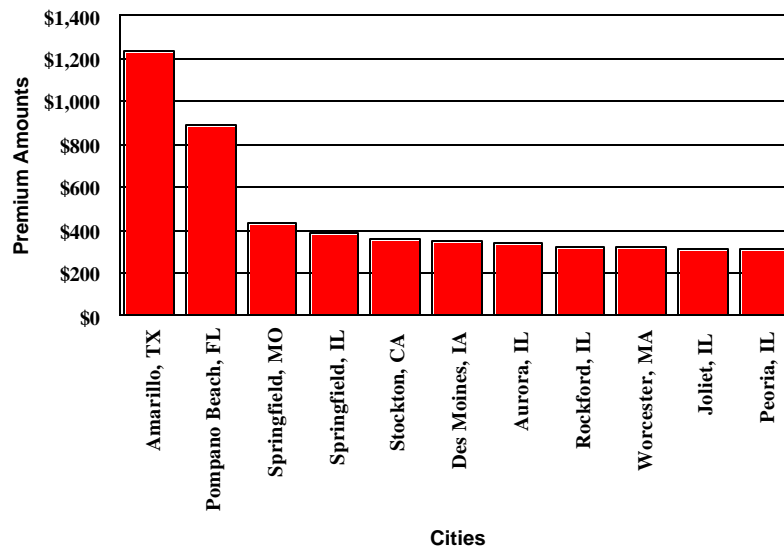
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Houston1, TX	N/A	\$1,203	N/A	\$1,199	-0.30%
Houston3, TX		N/A	\$1,195	N/A	\$1,197 0.18%
Dallas3, TX	N/A	\$1,145	N/A	\$1,142	-0.25%
Dallas1, TX	N/A	\$1,103	N/A	\$1,101	-0.21%
Houston2, TX	N/A	\$1,075	N/A	\$1,075	-0.04%
Dallas2, TX	N/A	\$1,075	N/A	\$1,060	-1.34%
Detroit 1, MI	\$691	\$750	8.61%	\$831	10.71%
Detroit 2, MI	\$619	\$698	12.73%	\$705	0.96%
Chicago 2, IL	\$530	\$531	0.25%	\$603	13.57%
New York City 1, NY	\$506	\$506	0.01%	\$570	12.66%
Philadelphia 3, PA	\$539	\$566	4.97%	\$560	-0.98%
Philadelphia 1, PA	\$530	\$559	5.61%	\$552	-1.20%
Philadelphia 2, PA	\$512	\$520	1.61%	\$525	0.87%
Los Angeles3, CA	\$513	\$503	-1.89%	\$524	4.19%
Los Angeles1, CA	\$508	\$497	-2.17%	\$524	5.43%
Los Angeles2, CA	\$506	\$495	-2.19%	\$523	5.75%
New York City 2, NY	\$511	\$501	-2.07%	\$515	2.78%
Detroit3, MI	\$393	\$405	3.08%	\$464	14.57%
Chicago 3, IL	\$292	\$335	14.71%	\$382	13.79%
Chicago 1, IL	\$291	\$334	14.74%	\$380	13.80%
New York City 3, NY	\$373	\$369	-1.09%	\$369	-0.04%

Cities of 100,000 to 250,000 population

Homeowners - Frame Construction Valued at \$75,000 - Year 2000

Amarillo, TX	\$1,236
Pompano Beach, FL	\$888
Springfield, MO	\$431
Springfield, IL	\$388
Stockton, CA	\$357
Des Moines, IA	\$350
Aurora, IL	\$343
Rockford, IL	\$324
Worcester, MA	\$320
Joliet, IL	\$316
Peoria, IL	\$313

Frame Home Valued at \$75,000



Cities of 100,000 to 250,000 population

Homeowners - Frame Construction Valued at \$75,000

Three Year changes in premium

City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Amarillo, TX	N/A	\$1,206	N/A	\$1,236	2.51%
Pompano Beach, FL	\$921	\$920	-0.16%	\$888	-3.46%
Springfield, MO	\$384	\$389	1.36%	\$431	10.75%
Springfield, IL	\$311	\$341	9.69%	\$388	13.70%
Stockton, CA	\$385	\$349	-9.21%	\$357	2.13%
Des Moines, IA	\$311	\$331	6.18%	\$350	5.95%
Aurora, IL	\$277	\$303	9.16%	\$343	13.44%
Rockford, IL	\$288	\$307	6.53%	\$324	5.56%
Worcester, MA	\$298	\$303	1.96%	\$320	5.52%
Joliet, IL	\$256	\$279	8.97%	\$316	13.12%
Peoria, IL	\$269	\$276	2.59%	\$313	13.45%

Cities of 50,000 to 99,999 population

Homeowners - Frame Construction Valued at \$75,000 - Year 2000

Odessa, TX	\$1,659
Sanford, FL	\$479
E. St. Louis, IL	\$457
St. Joseph, MO	\$435
Belleville, IL	\$362
Waukegan, IL	\$359
Dubuque, IA	\$357
Champaign, IL	\$324
Danville, IL	\$322
Decatur, IL	\$318
Bloomington, IL	\$313
Warren, OH	\$296
Utica, NY	\$288
Reading, PA	\$215
Lacrosse, WI	\$214

Frame Home Valued at \$75,000



Cities of 50,000 to 99,999 population

Homeowners - Frame Construction Valued at \$75,000

Three Year changes in premium

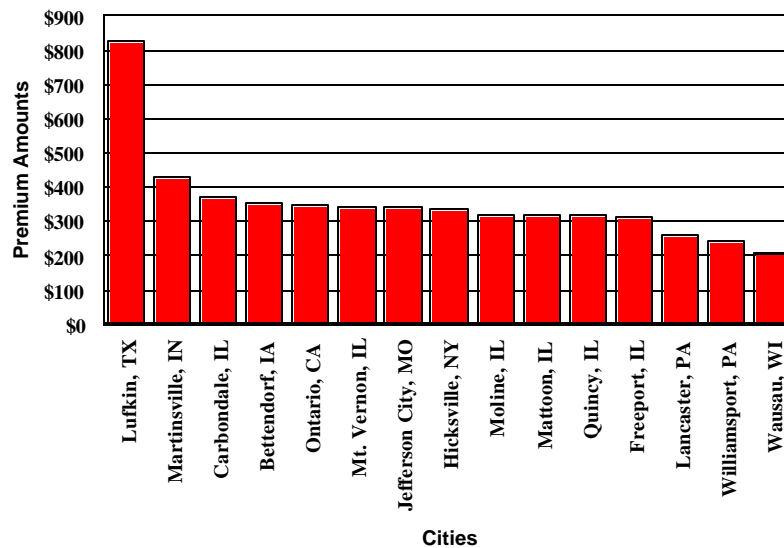
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Odessa, TX	N/A	\$1,659	N/A	\$1,659	0.00%
Sanford, FL	\$486	\$485	-0.25%	\$479	-1.26%
E. St. Louis, IL	\$400	\$433	8.27%	\$457	5.69%
St. Joseph, MO	\$352	\$360	2.28%	\$435	21.00%
Belleville, IL	\$310	\$334	7.87%	\$362	8.48%
Waukegan, IL	\$291	\$316	8.56%	\$359	13.88%
Dubuque, IA	\$314	\$324	3.20%	\$357	10.09%
Champaign, IL	\$268	\$283	5.63%	\$324	14.34%
Danville, IL	\$250	\$282	12.94%	\$322	13.97%
Decatur, IL	\$312	\$343	9.80%	\$318	-7.13%
Bloomington, IL	\$269	\$276	2.59%	\$313	13.09%
Warren, OH	\$275	\$289	4.88%	\$296	2.62%
Utica, NY	\$250	\$264	5.53%	\$288	8.99%
Reading, PA	\$200	\$209	4.56%	\$215	3.20%
Lacrosse, WI	\$172	\$187	8.65%	\$214	14.37%

Cities of less than 50,000 population

Homeowners - Frame Construction Valued at \$75,000 - Year 2000

Lufkin, TX	\$825
Martinsville, IN	\$432
Carbondale, IL	\$370
Bettendorf, IA	\$356
Ontario, CA	\$350
Mt. Vernon, IL	\$344
Jefferson City, MO	\$342
Hicksville, NY	\$337
Moline, IL	\$317
Mattoon, IL	\$317
Quincy, IL	\$317
Freeport, IL	\$312
Lancaster, PA	\$261
Williamsport, PA	\$242
Wausau, WI	\$206

Frame Home Valued at \$75,000



Cities of less than 50,000 population

Homeowners - Frame Construction Valued at \$75,000

Three Year changes in premium

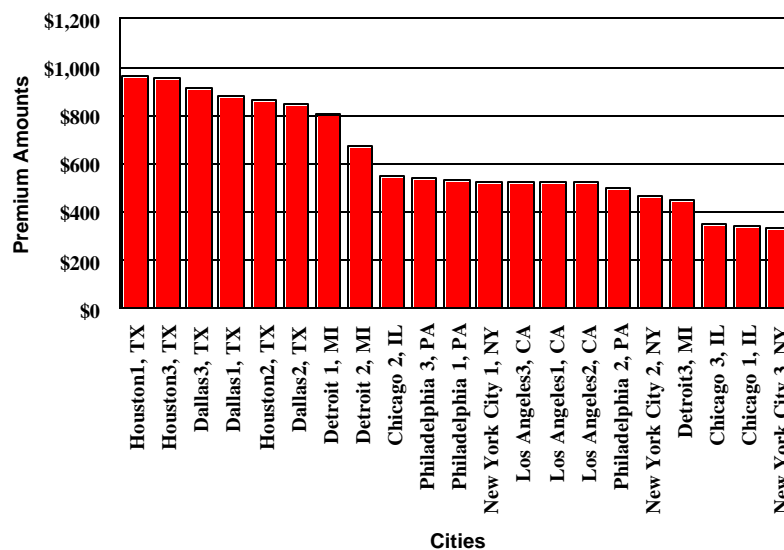
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Lufkin, TX	N/A	\$826	N/A	\$825	-0.19%
Martinsville, IN	\$333	\$361	8.39%	\$432	19.53%
Carbondale, IL	\$324	\$335	3.42%	\$370	10.47%
Bettendorf, IA	\$314	\$324	3.21%	\$356	10.06%
Ontario, CA	\$357	\$334	-6.66%	\$350	4.89%
Mt. Vernon, IL	\$293	\$308	5.12%	\$344	11.69%
Jefferson City, MO	\$295	\$303	2.72%	\$342	12.80%
Hicksville, NY	\$312	\$326	4.55%	\$337	3.32%
Moline, IL	\$269	\$276	2.62%	\$317	14.90%
Mattoon, IL	\$256	\$274	7.00%	\$317	15.59%
Quincy, IL	\$268	\$275	2.62%	\$317	15.06%
Freeport, IL	\$253	\$276	8.93%	\$312	13.20%
Lancaster, PA	\$234	\$255	8.73%	\$261	2.53%
Williamsport, PA	\$236	\$243	3.03%	\$242	-0.29%
Wausau, WI	\$179	\$195	8.91%	\$206	5.63%

Cities of 1,000,000 or greater population

Homeowners - Masonry Construction Valued at \$75,000 - Year 2000

Houston1, TX	\$960
Houston3, TX	\$959
Dallas3, TX	\$916
Dallas1, TX	\$883
Houston2, TX	\$862
Dallas2, TX	\$850
Detroit 1, MI	\$804
Detroit 2, MI	\$671
Chicago 2, IL	\$549
Philadelphia 3, PA	\$542
Philadelphia 1, PA	\$534
New York City 1, NY	\$525
Los Angeles3, CA	\$524
Los Angeles1, CA	\$524
Los Angeles2, CA	\$523
Philadelphia 2, PA	\$503
New York City 2, NY	\$471
Detroit3, MI	\$449
Chicago 3, IL	\$348
Chicago 1, IL	\$347
New York City 3, NY	\$339

Masonry Home Valued at \$75,000



Cities of 1,000,000 or greater population

Homeowners - Masonry Construction Valued at \$75,000

Three Year changes in premium

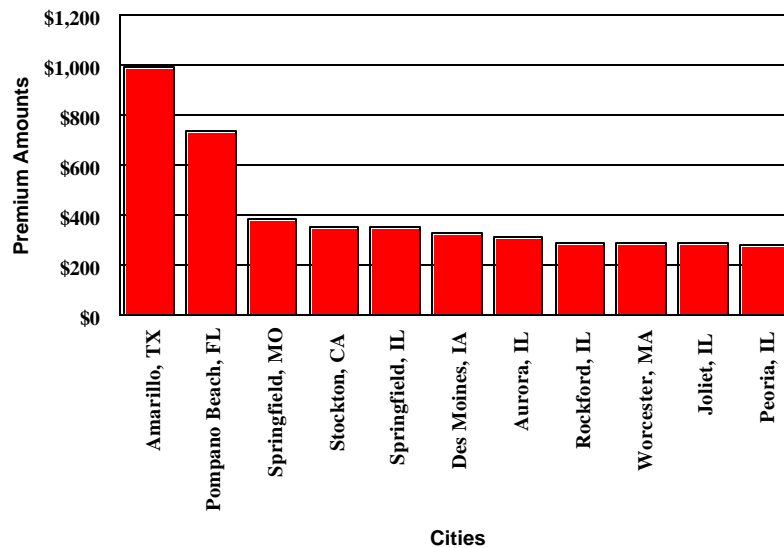
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Houston1, TX	N/A	\$963	N/A	\$960	-0.35%
Houston3, TX	N/A	\$958	N/A	\$959	0.13%
Dallas3, TX	N/A	\$918	N/A	\$916	-0.25%
Dallas1, TX	N/A	\$885	N/A	\$883	-0.22%
Houston2, TX	N/A	\$863	N/A	\$862	-0.08%
Dallas2, TX	N/A	\$862	N/A	\$850	-1.34%
Detroit 1, MI	\$672	\$728	8.30%	\$804	10.43%
Detroit 2, MI	\$602	\$675	12.28%	\$671	-0.70%
Chicago 2, IL	\$482	\$484	0.33%	\$549	13.56%
Philadelphia 3, PA	\$521	\$547	4.99%	\$542	-0.88%
Philadelphia 1, PA	\$511	\$540	5.54%	\$534	-1.12%
New York City 1, NY	\$458	\$458	0.01%	\$525	14.58%
Los Angeles3, CA	\$513	\$503	-1.89%	\$524	4.19%
Los Angeles1, CA	\$508	\$497	-2.17%	\$524	5.43%
Los Angeles2, CA	\$506	\$495	-2.19%	\$523	5.75%
Philadelphia 2, PA	\$491	\$499	1.67%	\$503	0.87%
New York City 2, NY	\$466	\$455	-2.23%	\$471	3.46%
Detroit3, MI	\$382	\$392	2.45%	\$449	14.74%
Chicago 3, IL	\$268	\$307	14.62%	\$348	13.48%
Chicago 1, IL	\$266	\$305	14.64%	\$347	13.48%
New York City 3, NY	\$342	\$339	-0.96%	\$339	-0.08%

Cities of 100,000 to 250,000 population

Homeowners - Masonry Construction Valued at \$75,000 - Year 2000

Amarillo, TX	\$995
Pompano Beach, FL	\$738
Springfield, MO	\$390
Stockton, CA	\$357
Springfield, IL	\$355
Des Moines, IA	\$329
Aurora, IL	\$313
Rockford, IL	\$296
Worcester, MA	\$290
Joliet, IL	\$289
Peoria, IL	\$286

Masonry Home Valued at \$75,000



Cities of 100,000 to 250,000 population

Homeowners - Masonry Construction Valued at \$75,000

Three Year changes in premium

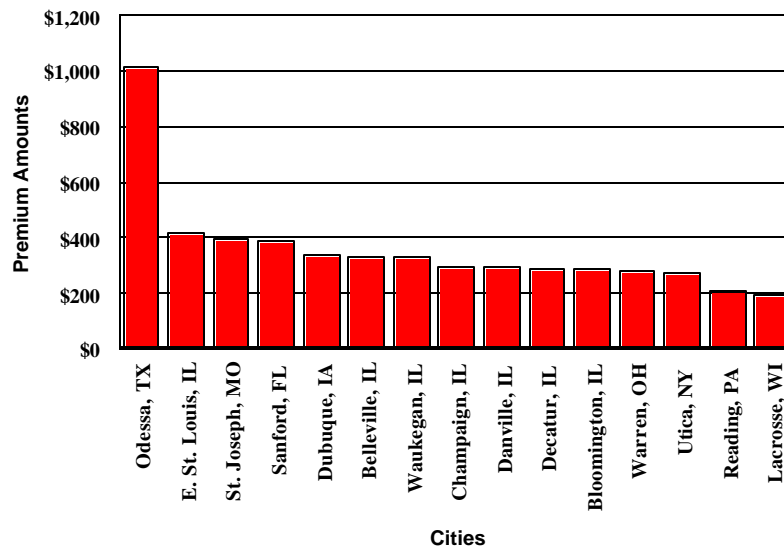
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Amarillo, TX	N/A	\$970	N/A	\$995	2.51%
Pompano Beach, FL	\$755	\$753	-0.25%	\$738	-2.00%
Springfield, MO	\$348	\$352	1.21%	\$390	10.75%
Stockton, CA	\$385	\$349	-9.21%	\$357	2.13%
Springfield, IL	\$285	\$312	9.21%	\$355	14.07%
Des Moines, IA	\$294	\$312	6.17%	\$329	5.69%
Aurora, IL	\$254	\$277	8.85%	\$313	13.32%
Rockford, IL	\$264	\$281	6.37%	\$296	5.37%
Worcester, MA	\$268	\$275	2.47%	\$290	5.46%
Joliet, IL	\$235	\$255	8.52%	\$289	13.23%
Peoria, IL	\$247	\$253	2.43%	\$286	13.14%

Cities of 50,000 to 99,999 population

Homeowners - Masonry Construction Valued at \$75,000 - Year 2000

Odessa, TX	\$1,017
E. St. Louis, IL	\$418
St. Joseph, MO	\$393
Sanford, FL	\$392
Dubuque, IA	\$336
Belleville, IL	\$332
Waukegan, IL	\$328
Champaign, IL	\$296
Danville, IL	\$294
Decatur, IL	\$290
Bloomington, IL	\$286
Warren, OH	\$283
Utica, NY	\$277
Reading, PA	\$213
Lacrosse, WI	\$196

Masonry Home Valued at \$75,000



Cities of 50,000 to 99,999 population

Homeowners - Masonry Construction Valued at \$75,000

Three Year changes in premium

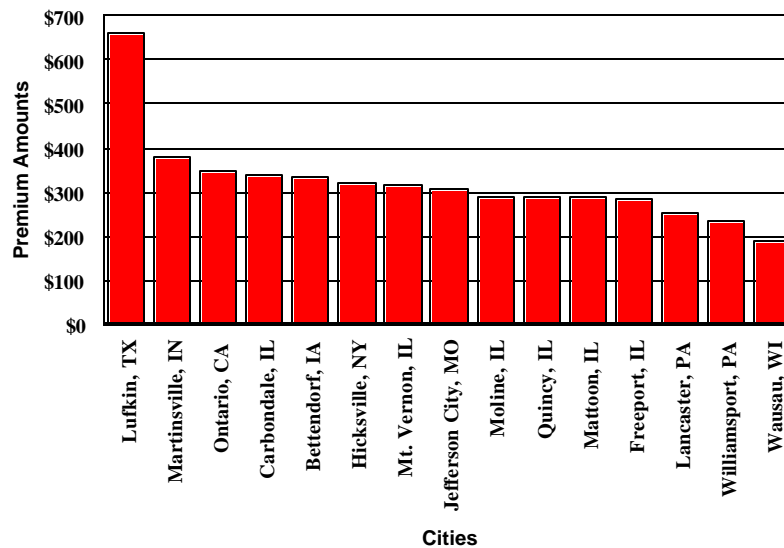
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Odessa, TX	N/A	\$1,017	N/A	\$1,017	0.00%
E. St. Louis, IL	\$366	\$395	8.05%	\$418	5.80%
St. Joseph, MO	\$319	\$326	2.20%	\$393	20.75%
Sanford, FL	\$396	\$395	-0.18%	\$392	-0.79%
Dubuque, IA	\$296	\$306	3.39%	\$336	9.70%
Belleville, IL	\$284	\$306	7.96%	\$332	8.34%
Waukegan, IL	\$266	\$288	8.61%	\$328	13.84%
Champaign, IL	\$246	\$259	5.32%	\$296	14.14%
Danville, IL	\$229	\$258	12.96%	\$294	13.79%
Decatur, IL	\$286	\$313	9.31%	\$290	-7.19%
Bloomington, IL	\$247	\$253	2.42%	\$286	12.81%
Warren, OH	\$261	\$273	4.91%	\$283	3.40%
Utica, NY	\$234	\$250	6.77%	\$277	10.66%
Reading, PA	\$197	\$206	4.38%	\$213	3.12%
Lacrosse, WI	\$160	\$172	0.07%	\$196	13.88%

Cities of less than 50,000 population

Homeowners - Masonry Construction Valued at \$75,000 - Year 2000

Lufkin, TX	\$660
Martinsville, IN	\$380
Ontario, CA	\$350
Carbondale, IL	\$338
Bettendorf, IA	\$335
Hicksville, NY	\$319
Mt. Vernon, IL	\$315
Jefferson City, MO	\$309
Moline, IL	\$290
Quincy, IL	\$290
Mattoon, IL	\$289
Freeport, IL	\$286
Lancaster, PA	\$252
Williamsport, PA	\$233
Wausau, WI	\$189

Masonry Home Valued at \$75,000



Cities of less than 50,000 population

Homeowners - Masonry Construction Valued at \$75,000

Three Year changes in premium

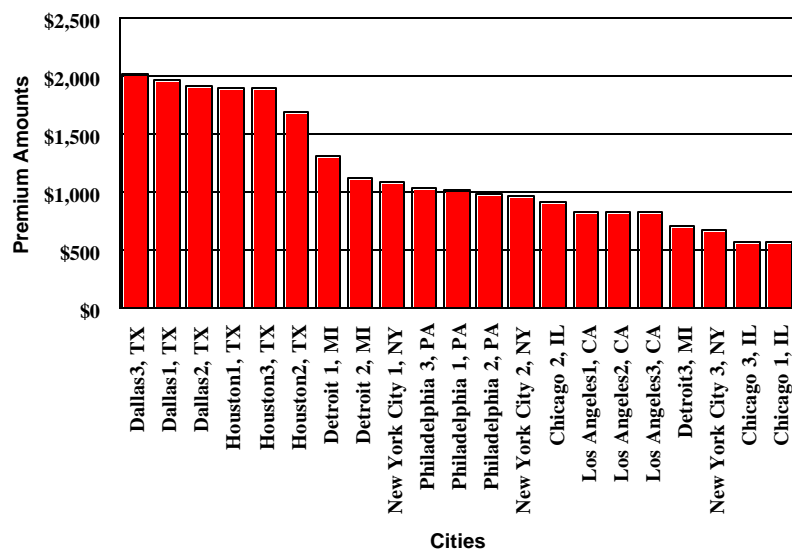
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Lufkin, TX	N/A	\$662	N/A	\$660	-0.21%
Martinsville, IN	\$317	\$343	8.18%	\$380	10.58%
Ontario, CA	\$357	\$334	-6.66%	\$350	4.89%
Carbondale, IL	\$296	\$306	3.49%	\$338	10.45%
Bettendorf, IA	\$296	\$306	3.40%	\$335	9.67%
Hicksville, NY	\$295	\$309	4.67%	\$319	3.31%
Mt. Vernon, IL	\$267	\$282	5.62%	\$315	11.70%
Jefferson City, MO	\$268	\$275	2.62%	\$309	12.30%
Moline, IL	\$247	\$253	2.45%	\$290	14.71%
Quincy, IL	\$246	\$252	2.46%	\$290	14.87%
Mattoon, IL	\$234	\$251	7.28%	\$289	15.15%
Freeport, IL	\$232	\$252	8.49%	\$286	13.32%
Lancaster, PA	\$225	\$244	8.41%	\$252	3.18%
Williamsport, PA	\$257	\$233	-9.26%	\$233	-0.03%
Wausau, WI	\$166	\$180	8.40%	\$189	4.99%

Cities of 1,000,000 or greater population

Homeowners - Frame Construction Valued at \$150,000 - Year 2000

Dallas3, TX	\$2,017
Dallas1, TX	\$1,970
Dallas2, TX	\$1,923
Houston1, TX	\$1,897
Houston3, TX	\$1,896
Houston2, TX	\$1,691
Detroit 1, MI	\$1,313
Detroit 2, MI	\$1,136
New York City 1, NY	\$1,097
Philadelphia 3, PA	\$1,036
Philadelphia 1, PA	\$1,027
Philadelphia 2, PA	\$995
New York City 2, NY	\$966
Chicago 2, IL	\$920
Los Angeles1, CA	\$831
Los Angeles2, CA	\$831
Los Angeles3, CA	\$828
Detroit3, MI	\$710
New York City 3, NY	\$677
Chicago 3, IL	\$578
Chicago 1, IL	\$576

Frame Home Valued at \$150,000



Cities of 1,000,000 or greater population

Homeowners - Frame Construction Valued at \$150,000

Three Year changes in premium

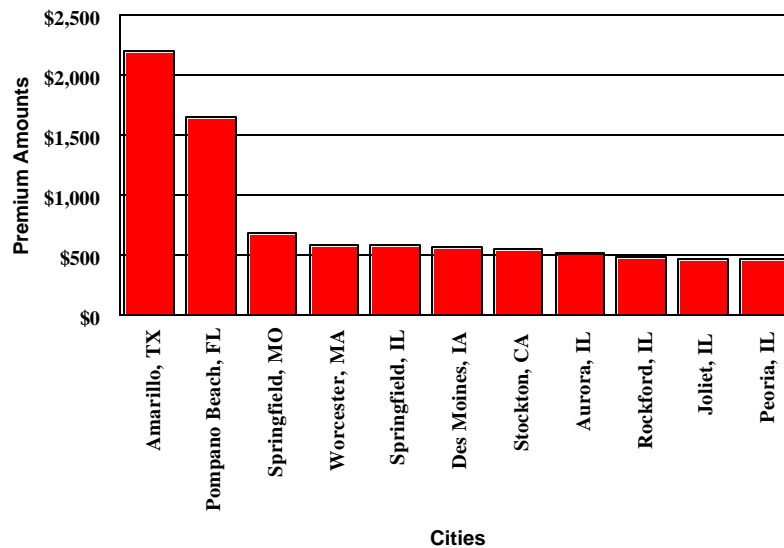
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Dallas3, TX	N/A	\$2,026	N/A	\$2,017	-0.46%
Dallas1, TX	N/A	\$1,986	N/A	\$1,970	-0.83%
Dallas2, TX	N/A	\$1,959	N/A	\$1,923	-1.80%
Houston1, TX	N/A	\$1,921	N/A	\$1,897	-1.26%
Houston3, TX	N/A	\$1,917	N/A	\$1,896	-1.09%
Houston2, TX	N/A	\$1,718	N/A	\$1,691	-1.58%
Detroit 1, MI	\$1,103	\$1,183	7.23%	\$1,313	10.97%
Detroit 2, MI	\$1,009	\$1,109	9.86%	\$1,136	2.48%
New York City 1, NY	\$947	\$947	0.02%	\$1,097	15.81%
Philadelphia 3, PA	\$1,014	\$1,058	4.31%	\$1,036	-2.06%
Philadelphia 1, PA	\$1,000	\$1,053	5.24%	\$1,027	-2.43%
Philadelphia 2, PA	\$971	\$997	2.67%	\$995	-0.20%
New York City 2, NY	\$955	\$938	-1.70%	\$966	2.93%
Chicago 2, IL	\$877	\$808	-7.80%	\$920	13.76%
Los Angeles1, CA	\$797	\$784	-1.63%	\$831	5.99%
Los Angeles2, CA	\$795	\$781	-1.76%	\$831	6.36%
Los Angeles3, CA	\$803	\$791	-1.45%	\$828	4.69%
Detroit3, MI	\$630	\$619	-1.73%	\$710	14.69%
New York City 3, NY	\$688	\$683	-0.76%	\$677	-0.85%
Chicago 3, IL	\$471	\$507	7.52%	\$578	14.09%
Chicago 1, IL	\$469	\$504	7.55%	\$576	14.18%

Cities of 100,000 to 250,000 population

Homeowners - Frame Construction Valued at \$150,000 - Year 2000

Amarillo, TX	\$2,198
Pompano Beach, FL	\$1,653
Springfield, MO	\$687
Worcester, MA	\$595
Springfield, IL	\$590
Des Moines, IA	\$578
Stockton, CA	\$558
Aurora, IL	\$520
Rockford, IL	\$490
Joliet, IL	\$482
Peoria, IL	\$474

Frame Home Valued at \$150,000



Cities of 100,000 to 250,000 population

Homeowners - Frame Construction Valued at \$150,000

Three Year changes in premium

City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Amarillo, TX	N/A	\$2,150	N/A	\$2,198	2.25%
Pompano Beach, FL	\$1,736	\$1,736	0.00%	\$1,653	-4.76%
Springfield, MO	\$700	\$647	-7.52%	\$687	6.15%
Worcester, MA	\$602	\$583	-3.19%	\$595	2.03%
Springfield, IL	\$501	\$517	3.07%	\$590	14.07%
Des Moines, IA	\$553	\$554	0.17%	\$578	4.23%
Stockton, CA	\$600	\$545	-9.12%	\$558	2.26%
Aurora, IL	\$449	\$456	1.56%	\$520	13.94%
Rockford, IL	\$495	\$463	-6.43%	\$490	5.81%
Joliet, IL	\$408	\$425	4.33%	\$482	13.42%
Peoria, IL	\$444	\$416	-6.31%	\$474	13.76%

Cities of 50,000 to 99,999 population

Homeowners - Frame Construction Valued at \$150,000 - Year 2000

Odessa, TX	\$2,906
Sanford, FL	\$869
E. St. Louis, IL	\$701
St. Joseph, MO	\$694
Dubuque, IA	\$589
Belleville, IL	\$550
Waukegan, IL	\$540
Utica, NY	\$518
Champaign, IL	\$495
Danville, IL	\$490
Decatur, IL	\$490
Warren, OH	\$475
Bloomington, IL	\$472
Lacrosse, WI	\$418
Reading, PA	\$394

Frame Home Valued at \$150,000



Cities of 50,000 to 99,999 population

Homeowners - Frame Construction Valued at \$75,000

Three Year changes in premium

City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Odessa, TX	N/A	\$2,906	N/A	\$2,906	0.00%
Sanford, FL	\$886	\$885	-0.11%	\$869	-1.82%
E. St. Louis, IL	\$718	\$664	-7.63%	\$701	5.57%
St. Joseph, MO	\$640	\$597	-6.71%	\$694	16.13%
Dubuque, IA	\$557	\$544	-2.33%	\$589	8.15%
Belleville, IL	\$542	\$506	-6.62%	\$550	8.64%
Waukegan, IL	\$466	\$473	1.54%	\$540	14.01%
Utica, NY	\$466	\$499	7.09%	\$518	3.75%
Champaign, IL	\$442	\$433	-2.11%	\$495	14.31%
Danville, IL	\$422	\$430	1.82%	\$490	14.07%
Decatur, IL	\$503	\$520	3.23%	\$490	-5.79%
Warren, OH	\$472	\$485	2.65%	\$475	-1.89%
Bloomington, IL	\$444	\$416	-6.29%	\$472	13.39%
Lacrosse, WI	\$332	\$363	9.27%	\$418	15.11%
Reading, PA	\$371	\$387	4.17%	\$394	1.78%

Cities of less than 50,000 population

Homeowners - Frame Construction Valued at \$150,000 - Year 2000

Lufkin, TX	\$1,446
Martinsville, IN	\$660
Hicksville, NY	\$614
Bettendorf, IA	\$588
Ontario, CA	\$549
Carbondale, IL	\$543
Jefferson City, MO	\$543
Mt. Vernon, IL	\$516
Quincy, IL	\$484
Moline, IL	\$484
Mattoon, IL	\$482
Freeport, IL	\$477
Williamsport, PA	\$461
Lancaster, PA	\$444
Wausau, WI	\$402

Frame Home Valued at \$150,000



Cities of less than 50,000 population

Homeowners - Frame Construction Valued at \$150,000

Three Year changes in premium

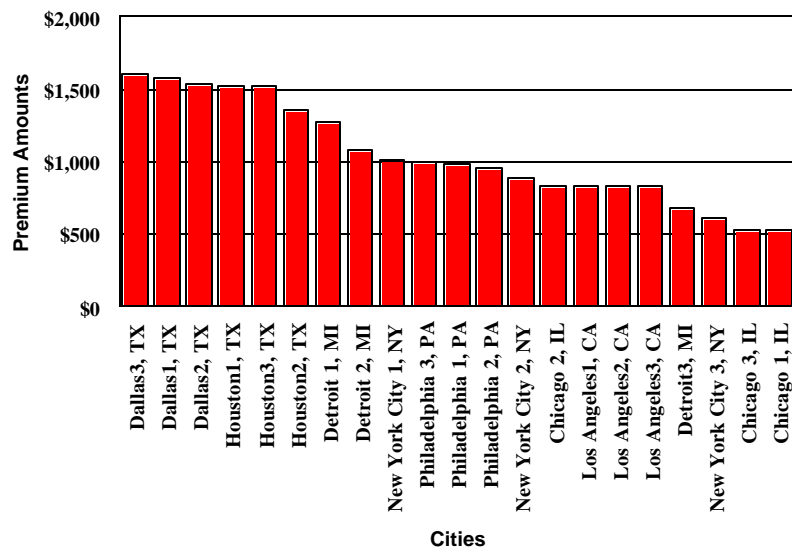
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Lufkin, TX	N/A	\$1,453	N/A	\$1,446	-0.48%
Martinsville, IN	\$560	\$606	8.30%	\$660	8.93%
Hicksville, NY	\$570	\$604	5.96%	\$614	1.74%
Bettendorf, IA	\$557	\$544	-2.36%	\$588	8.13%
Ontario, CA	\$567	\$526	-7.23%	\$549	4.44%
Carbondale, IL	\$540	\$494	-8.47%	\$543	9.83%
Jefferson City, MO	\$535	\$502	-6.17%	\$543	8.13%
Mt. Vernon, IL	\$496	\$460	-7.26%	\$516	12.17%
Quincy, IL	\$443	\$415	-6.17%	\$484	16.44%
Moline, IL	\$443	\$415	-6.30%	\$484	16.41%
Mattoon, IL	\$432	\$415	-3.90%	\$482	15.93%
Freeport, IL	\$403	\$420	4.32%	\$477	13.50%
Williamsport, PA	\$421	\$445	5.78%	\$461	3.55%
Lancaster, PA	\$409	\$440	7.59%	\$444	0.78%
Wausau, WI	\$346	\$380	9.80%	\$402	5.79%

Cities of 1,000,000 or greater population

Homeowners - Masonry Construction Valued at \$150,000 - Year 2000

Dallas3, TX	\$1,611
Dallas1, TX	\$1,574
Dallas2, TX	\$1,537
Houston1, TX	\$1,516
Houston3, TX	\$1,515
Houston2, TX	\$1,353
Detroit 1, MI	\$1,269
Detroit 2, MI	\$1,080
New York City 1, NY	\$1,007
Philadelphia 3, PA	\$1,000
Philadelphia 1, PA	\$990
Philadelphia 2, PA	\$954
New York City 2, NY	\$883
Chicago 2, IL	\$837
Los Angeles1, CA	\$831
Los Angeles2, CA	\$831
Los Angeles3, CA	\$828
Detroit3, MI	\$685
New York City 3, NY	\$618
Chicago 3, IL	\$528
Chicago 1, IL	\$526

Masonry Home Valued at \$150,000



Cities of 1,000,000 or greater population

Homeowners - Masonry Construction Valued at \$150,000

Three Year changes in premium

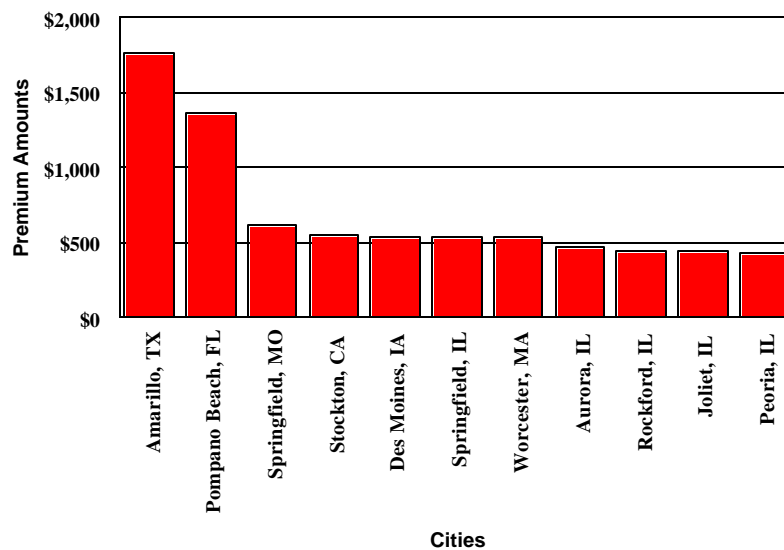
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Dallas3, TX	N/A	\$1,619	N/A	\$1,611	-0.47%
Dallas1, TX	N/A	\$1,587	N/A	\$1,574	-0.83%
Dallas2, TX	N/A	\$1,565	N/A	\$1,537	-1.81%
Houston1, TX	N/A	\$1,536	N/A	\$1,516	-1.27%
Houston3, TX	N/A	\$1,532	N/A	\$1,515	-1.10%
Houston2, TX	N/A	\$1,375	N/A	\$1,353	-1.57%
Detroit 1, MI	\$1,075	\$1,148	6.75%	\$1,269	10.60%
Detroit 2, MI	\$981	\$1,074	9.41%	\$1,080	0.64%
New York City 1, NY	\$856	\$856	0.02%	\$1,007	17.58%
Philadelphia 3, PA	\$977	\$1,021	4.44%	\$1,000	-2.02%
Philadelphia 1, PA	\$963	\$1,015	5.31%	\$990	-2.40%
Philadelphia 2, PA	\$929	\$955	2.79%	\$954	-0.14%
New York City 2, NY	\$868	\$853	-1.79%	\$883	3.56%
Chicago 2, IL	\$798	\$736	-7.78%	\$837	13.76%
Los Angeles1, CA	\$797	\$784	-1.63%	\$831	5.99%
Los Angeles2, CA	\$795	\$781	-1.76%	\$831	6.36%
Los Angeles3, CA	\$803	\$791	-1.45%	\$828	4.69%
Detroit3, MI	\$613	\$598	-2.45%	\$685	14.51%
New York City 3, NY	\$627	\$624	-0.50%	\$618	-0.96%
Chicago 3, IL	\$431	\$462	7.35%	\$528	14.20%
Chicago 1, IL	\$429	\$460	7.39%	\$526	14.27%

Cities of 100,000 to 250,000 population

Homeowners - Masonry Construction Valued at \$150,000 - Year 2000

Amarillo, TX	\$1,765
Pompano Beach, FL	\$1,372
Springfield, MO	\$620
Stockton, CA	\$558
Des Moines, IA	\$544
Springfield, IL	\$538
Worcester, MA	\$537
Aurora, IL	\$474
Rockford, IL	\$447
Joliet, IL	\$440
Peoria, IL	\$433

Masonry Home Valued at \$150,000



Cities of 100,000 to 250,000 population

Homeowners - Masonry Construction Valued at \$150,000

Three Year changes in premium

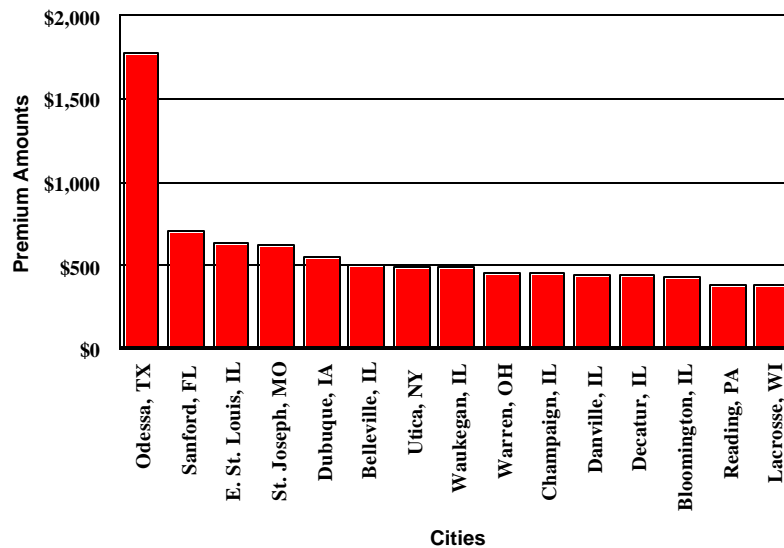
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Amarillo, TX	N/A	\$1,726	N/A	\$1,765	2.25%
Pompano Beach, FL	\$1,421	\$1,420	-0.08%	\$1,372	-3.39%
Springfield, MO	\$632	\$584	-7.54%	\$620	6.13%
Stockton, CA	\$600	\$545	-9.12%	\$558	2.26%
Des Moines, IA	\$522	\$522	0.14%	\$544	4.11%
Springfield, IL	\$458	\$472	2.99%	\$538	14.17%
Worcester, MA	\$541	\$527	-2.71%	\$537	1.96%
Aurora, IL	\$409	\$416	1.71%	\$474	13.88%
Rockford, IL	\$452	\$423	-6.37%	\$447	5.66%
Joliet, IL	\$372	\$388	4.22%	\$440	13.47%
Peoria, IL	\$405	\$380	-6.18%	\$433	13.79%

Cities of 50,000 to 99,999 population

Homeowners - Masonry Construction Valued at \$150,000 - Year 2000

Odessa, TX	\$1,772
Sanford, FL	\$709
E. St. Louis, IL	\$639
St. Joseph, MO	\$627
Dubuque, IA	\$554
Belleville, IL	\$502
Utica, NY	\$494
Waukegan, IL	\$492
Warren, OH	\$453
Champaign, IL	\$452
Danville, IL	\$448
Decatur, IL	\$444
Bloomington, IL	\$431
Reading, PA	\$389
Lacrosse, WI	\$382

Masonry Home Valued at \$150,000



Cities of 50,000 to 99,999 population

Homeowners - Masonry Construction Valued at \$150,000

Three Year changes in premium

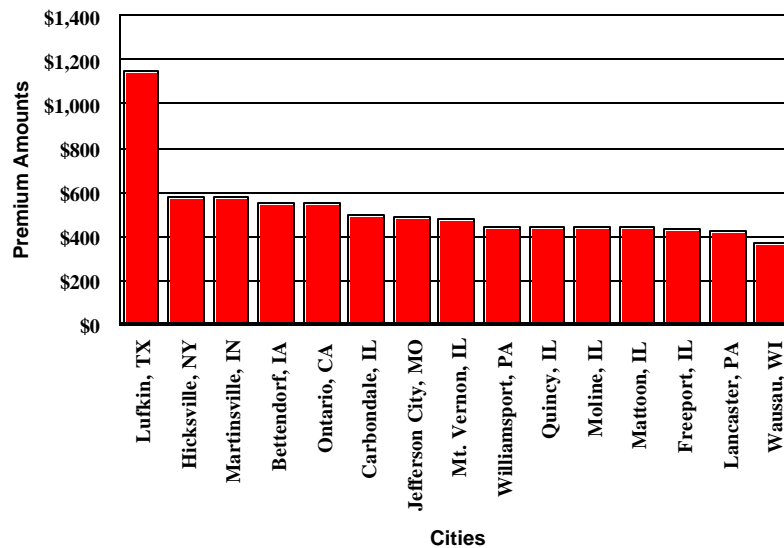
City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Odessa, TX	N/A	\$1,772	N/A	\$1,772	0.00%
Sanford, FL	\$719	\$719	-0.04%	\$709	-1.32%
E. St. Louis, IL	\$655	\$606	-7.60%	\$639	5.54%
St. Joseph, MO	\$578	\$539	-6.74%	\$627	16.21%
Dubuque, IA	\$525	\$512	-2.47%	\$554	8.08%
Belleville, IL	\$495	\$463	-6.59%	\$502	8.47%
Utica, NY	\$435	\$473	8.67%	\$494	4.49%
Waukegan, IL	\$425	\$432	1.68%	\$492	13.76%
Warren, OH	\$445	\$458	2.86%	\$453	-1.07%
Champaign, IL	\$403	\$396	-1.83%	\$452	14.15%
Danville, IL	\$385	\$393	2.04%	\$448	13.92%
Decatur, IL	\$460	\$474	3.12%	\$444	-6.25%
Bloomington, IL	\$405	\$380	-6.16%	\$431	13.44%
Reading, PA	\$367	\$382	4.10%	\$389	1.70%
Lacrosse, WI	\$304	\$332	9.13%	\$382	15.01%

Cities of less than 50,000 population

Homeowners - Masonry Construction Valued at \$150,000 - Year 2000

Lufkin, TX	\$1,153
Hicksville, NY	\$582
Martinsville, IN	\$581
Bettendorf, IA	\$553
Ontario, CA	\$549
Carbondale, IL	\$495
Jefferson City, MO	\$491
Mt. Vernon, IL	\$475
Williamsport, PA	\$443
Quincy, IL	\$442
Moline, IL	\$442
Mattoon, IL	\$439
Freeport, IL	\$436
Lancaster, PA	\$427
Wausau, WI	\$367

Masonry Home Valued at \$150,000



Cities of less than 50,000 population

Homeowners - Masonry Construction Valued at \$150,000

Three Year changes in premium

City	Home/Yr.			Percent Change	
	1998	1999	98/99	2000	99/00
Lufkin, TX	N/A	\$1,159	N/A	\$1,153	-0.50%
Hicksville, NY	\$538	\$569	5.86%	\$582	2.14%
Martinsville, IN	\$531	\$576	8.57%	\$581	0.81%
Bettendorf, IA	\$525	\$512	-2.50%	\$553	8.05%
Ontario, CA	\$567	\$526	-7.23%	\$549	4.44%
Carbondale, IL	\$493	\$451	-8.41%	\$495	9.72%
Jefferson City, MO	\$483	\$453	-6.22%	\$491	8.35%
Mt. Vernon, IL	\$452	\$420	-7.08%	\$475	13.10%
Williamsport, PA	\$433	\$446	3.12%	\$443	-0.74%
Quincy, IL	\$404	\$380	-6.04%	\$442	16.45%
Moline, IL	\$404	\$380	-6.17%	\$442	16.42%
Mattoon, IL	\$394	\$380	-3.74%	\$439	15.69%
Freeport, IL	\$368	\$383	4.20%	\$436	13.57%
Lancaster, PA	\$391	\$421	7.59%	\$427	1.30%
Wausau, WI	\$317	\$348	9.74%	\$367	5.46%

APPENDIX A: Requirements and Instructions for Personal Lines Report Data Call

May 4, 2001

To: President/CEO

Re: Personal Lines Report Data Collection

For the past several years, the Illinois Department of Insurance (IDOI) has requested that automobile and homeowner insurers provide pricing information for specific insurance risks for selected cities through a special data call. Data were summarized and presented in the **Personal Lines Report** prepared by the Cost Containment Section.

To capture more accurate pricing data and to facilitate consistency, the Department has redesigned the data call and made it mandatory for the year 2001. With this modification, the Department will require that the selected insurers complete the data requirement each year, that the addresses of the risk remain the same each year, and that the insurance situation remain as static as possible. Data will be summarized and the results will be published each year in the Illinois Personal Lines Report. If you feel that your company-specific data should be treated as confidential or qualifies for trade secret status, please attach an appropriate notice to your submission. In any event the Department intends to voluntarily release only summarized data as presented in the above report.

Note that an insurer may be required to report data for automobile only, homeowner only, or both automobile and homeowner. Please carefully read the instructions in this packet. The data that is expected from your company is indicated with a check mark at the bottom of this page.

Attached are the instructions for completing the **Personal Lines Report** data call. Please return this information to us by May 25, 2001. If there are any questions, please contact Ms. Vicki Wasik at 217-785-2228. This data call has been directed to the President of the Company to ensure its receipt. Please forward this request to the appropriate individual or department within your Company.

☐ Automobile only

☐ Homeowner only

☐ Both Automobile and Homeowner

REQUIREMENTS AND INSTRUCTIONS FOR PERSONAL LINES REPORT DATA CALL

REQUIREMENTS

The Department requires that each selected insurer report data regarding the premium that they charged for homeowners insurance coverage at up to 62 specific locations in the United States on **December 31, 1998, December 31, 1999, and December 31, 2000.**

Data requirements: Personal or multimedia computer with a 486 or higher processor.
Microsoft Windows 95, 98, or NT Workstation 3.51 Service Pack 5 or later.
VGA or higher resolution video adapter (Super VGA, 256-color recommended).
YOU MUST BE MICROSOFT OFFICE 97 COMPATIBLE.

AUTOMOBILE

For automobile risks, each participating insurer will report both **liability** and **physical damage** data using the vehicle type (Ford Taurus) with the following criteria. For the model years 1998, 1999, and 2000, the Taurus LX 4 Door sedan will be used. (All have the ISO Symbol 7 code). The coverage criteria are:

Liability	Physical Damage
\$50/100,000 Bodily Injury	\$250 Deductible Comprehensive
\$25,000 Property Damage	\$250 Deductible Collision
\$5,000 Medical Payments	
\$50/100,000 Uninsured Motorists	

Premiums for these risks will be provided for the two driver types as described:

DRIVER TYPE -- 1	DRIVER TYPE -- 2
16 Year-old single male	36 year-old married principal driver
Occasional operator (< than 25 % usage)	No accidents or traffic violations in last 5 years
No accidents or traffic violations since driving	Drives 8 miles each way to and from work daily
Drives 11,000 miles annually	Drives 11,000 miles annually

HOMEOWNERS

For homeowner risks, each participating insurer will report premiums for up to 62 locations for a \$75,000 frame house, a \$150,000 frame house, a \$75,000 masonry house, and a \$150,000 masonry house using the coverage specifications as described in the following table:

HO3 - One-Family Dwelling
\$250 Deductible
20 Years-old
\$100/300,000 Personal Liability
\$5000 Medical Payments

NOTE: For those insurers that write only a unique policy form that is not a standard ISO HO3 form, please report your information as an HO3 if your specialty policy form provides coverage's greater than those in an ISO form HO2 and equal to or less than an ISO form HO5.

Instructions for AutoPersLine

For Windows 98 and Windows NT

1. Insert CD into the appropriate drive.
2. Left click on the **Start** button. The startup bar will now appear.
3. Left click on **Run**. A dialogue box will appear for entering the folder name.
4. Left click on **Browse**
Left click on **My Computer**
Go to “CD” drive
Left click on “**AutoHome**” folder
Left click on “**AutoNet**” folder
Left click on “**setup.exe**”
Run box will again appear
5. Left click the **OK** box.

The setup procedure will begin. A screen labeled **Setup** will appear.

6. Left click **continue**.

The destination folder screen will appear.

7. If drive and folder selected are ok, left click **Ok**.
8. Left click on “**Typical**” in setup box.

If setup message appears indicating that “setup cannot write to the file” left click on “**ignore**”
Do this each time this message appears.

The message “Auto Personal Line Survey Setup was completed successfully.” will appear in the dialogue box.

9. Left click **OK**.

Instructions for AutoPersLine

To access the AutoPersLine:

1. Left click on **Start**.
2. Highlight **Programs**.
3. Highlight **Auto Personal Line Survey**.
4. Left click on **AutoPersLine**.

The company screen should now appear.

From this point, the program will provide automatic, step-by-step, on-screen instructions. Place the cursor on any data entry field label and the specific instruction for that field will appear on the screen.

Special Input Notes for AutoPersLine

When viewing the first record and before doing any data entry the following is applicable:

-- The record box in the lower left corner will indicate the current record number and the total number of records required for the company selected.

-- In the lower left hand portion of the data entry screen is the brief description of the field that you are currently entering data into. A pop up box with a brief description will also appear when the mouse pointer is placed on the field name.

-- The fields "Written Premium Liability 2000, 1999, 1998" and "Written Premium Physical Damage 2000, 1999, 1998" can be filled in sequence or as your first step. These fields will contain the TOTAL written premium for the coverage specified for the given zip code in the calendar year indicated.

-- To complete the record, you must enter data into all fields. Use the enter key, the arrow key, the tab key, or the point and click method to navigate from field to field. When you use the point and click method, you must place the pointer on the field description in order to highlight the entry field.

-- Once you have completed the premium field(24), you should press the enter key to continue to the next record.

-- Once you have completed all fields in each of the zip code records for the company, observe the note appearing in blue box to the right of the display. You must choose one of the four (4) options. To finalize your data submission you must execute the last option, the 4th option, "Instructions for transmitting files". This option will allow you to either send the data via e-mail or create a 3.5" diskette which can be mailed into the Illinois Department of Insurance, Cost Containment Section, 320 W. Washington St., Springfield, Ill. 62767. The 1st option will simply allow you to print a hard copy of the records to use in verifying your input or to maintain for your records. If you are filing for more than one company, the 2nd option allows you to select an additional company. This option can be used as many times as necessary in order for you to complete the filing for your companies. By using this option you can also go back to a previously selected company by simply choosing it from the company list. Option 3 simply closes the file; the database will have been created and data input saved. This option allows you to interrupt the process and return to the data file at any time.

Instructions for HomePersLine

For Windows 98 and Windows NT

1. Insert CD into the appropriate drive.
2. Left click on the **Start** button. The startup bar will now appear.
3. Left click on **Run**. A dialogue box will appear for entering the folder name.
4. Left click on **Browse**
Left click on **My Computer**
Go to “CD” drive
Left click on “**AutoHome**” folder
Left click on “**HomeNet**” folder
Left click on “**setup.exe**”
Run box will again appear
5. Left click the **OK** box.

The setup procedure will begin. A screen labeled **Setup** will appear.

6. Left click **continue**.

The destination folder screen will appear.

7. If drive and folder selected are ok, left click **Ok**.
8. Left click on “**Typical**” in setup box.

If setup message appears indicating that “setup cannot write to the file” left click on “**ignore**”
Do this each time this message appears.

The message “Home Personal Line Survey Setup was completed successfully.” will appear in the dialogue box.

9. Left click **OK**.

Instructions for HomePersLine

To access the HomePersLine:

1. Left click on **Start**.
2. Highlight **Programs**.
3. Highlight **Home Personal Line Survey**.
4. Left click on **HomePersLine**.

The company screen should now appear.

From this point, the program will provide automatic, step-by-step, on-screen instructions. Place the cursor on any data entry field label and the specific instruction for that field will appear on the screen.

Special Input Notes for HomePersLine

When viewing the first record and before doing any data entry the following is applicable:

-- The record box in the lower left corner will indicate the current record number and the total number of records required for the company selected.

-- In the lower left hand portion of the data entry screen is the brief description of the field that you are currently entering data into. A pop up box with a brief description will also appear when the mouse pointer is placed on the field name.

-- The fields "Written Premium 2000, 1999, 1998" and "Written Premium 2000, 1999, 1998" can be filled in sequence or as your first step. These fields will contain the TOTAL written premium for the coverage specified for the given zip code in the calendar year indicated.

-- To complete the record, you must enter data into all fields. Use the enter key, the arrow key, the tab key, or the point and click method to navigate from field to field. When you use the point and click method, you must place the pointer on the field description in order to highlight the entry field.

-- Once you have completed the premium field(12), you should press the enter key to continue to the next record.

-- Once you have completed all fields in each of the zip code records for the company, observe the note appearing in blue box to the right of the display. You must choose one of the four (4) options. To finalize your data submission you must execute the last option, the 4th option, "Instructions for transmitting files". This option will allow you to either send the data via e-mail or create a 3.5" diskette which can be mailed into the Illinois Department of Insurance, Cost Containment Section, 320 W. Washington St., Springfield, Ill. 62767. The 1st option will simply allow you to print a hard copy of the records to use in verifying your input or to maintain for your records. If you are filing for more than one company, the 2nd option allows you to select an additional company. This option can be used as many times as necessary in order for you to complete the filing for your companies. By using this option you can also go back to a previously selected company by simply choosing it from the company list. Option 3 simply closes the file; the database will have been created and data input saved. This option allows you to interrupt the process and return to the data file at any time.

APPENDIX B: 62 LOCATIONS FROM SURVEYED 13 STATES

<u>Zip Code</u>	<u>City, State</u>	<u>Intersection of</u>	<u>Address</u>	<u>Pers Prot</u>
01603	Worcester, MA	Stafford Street and Main Street	1157 Main St.	2
10009	New York City, NY	Avenue B and E. 11th Street	699 E. 11th St.	4
10032	New York City, NY	Broadway and W. 165th Street	598 W. 165th St.	4
11212	New York City, NY	Stone Ave and Pitkin Ave	1118 Pitkin Av.	4
11801	Hicksville, NY	Division Ave and W Old Country Road	139 W. Old Country Rd.	3
13502	Utica, NY	Van Rensselaer Rd and Deerfield Drive	E217 Deerfield Dr. E.	3
17701	Williamsport, PA	Hepburn Street and Rural Ave	300 Rural Av.	3
19119	Philadelphia, PA	Carpenter Lane and Emlen Street	6898 Emlen St.	2
19130	Philadelphia, PA	N. 20th Street and North Street	1998 North St.	2
19150	Philadelphia, PA	Vernon Rd. and Gilbert Street	7998 Gilbert St.	2
19611	Reading, PA	E Wyomissing Blvd and Patton Street	1901 Patton St.	3
32771	Sanford, FL	French Ave and W 13th Street	599 W. 13th St.	4
33064	Pompano Beach, FL	Dixie Highway and NE 40th Street	1001 NE. 39th St.	4
43130	Lancaster, OH	S. Main Street and Elmwood Dr.	101 Elmwood Dr.	2
44484	Warren, OH	North Road SE and Bruce Drive SE	4001 Bruce Dr. SE.	3
46151	Martinsville, IN	S Graham Street and Nutter Ave	599 Nutter Av.	6
48205	Detroit, MI	Reno Ave. and Fordham Ave.	14999 Fordham Av.	2
48221	Detroit, MI	Woodingham Drive and Margarita Ave.	7999 Margarita Av.	2
48225	Detroit, MI	Beaconfield Ave and Woodland Ave.	20099 Woodland Av.	5
50312	Des Moines, IA	36th Street and Grand Ave.	3598 Grand Av.	3
52001	Dubuque, IA	Cox Street and Kirkwood Street	798 Kirkwood St.	3
52722	Bettendorf, IA	N. 29th Street and Tanglefoot Lane	2998 Tanglefoot Ln.	4
54401	Wausau, WI	5th Ave S and Porter Street	499 Porter St.	3
54603	Lacrosse, WI	Lake Shore Drive and Breezy Point Road	712 Breezy Point Rd.	2
60085	Waukegan, IL	N. Elmwood Ave and Washington Street	1799 Washington St.	3
60435	Joliet, IL	Cassie Drive and Ingalls Ave	3398 Ingalls Av.	4
60506	Aurora, IL	N. Evanslawn Ave. and Hoyt Ave.	1498 Hoyt Av.	3
60608	Chicago, IL	S. Paulina and W. 21st Street	1699 W. 21st St.	2
60620	Chicago, IL	S. Elizabeth and W. 84th Street	1199 W. 84th St.	2
60625	Chicago, IL	N. Troy and W. Ainslie Street	3129 W. Ainslie St.	2
61032	Freeport, IL	S Harlem Avenue and Edwards Street	699 S. Harlem Av.	3
61107	Rockford, IL	Stratford Ave and Bredenwood Rd.	3398 Bredenwood Rd.	2
61265	Moline, IL	23rd Street and 19th Ave	2309 19th Av.	3
61614	Peoria, IL	N. Knoxville and E. Northridge Lane	199 E. Northridge Ln.	3
61701	Bloomington, IL	S McLean Street and E. Grove Street	598 E. Grove St.	4
61821	Champaign, IL	Tara Drive and Southwood Drive	2199 Southwood Dr.	2
61832	Danville, IL	W. Oak Street and W. Columbia Street	298 W. Columbia St.	5
61938	Mattoon, IL	14th Street and Broadway Ave	1400 Broadway Av.	5
62203	E. St. Louis, IL	N 71st Street and Eureka Ave	799 N 71st St.	5
62220	Belleville, IL	S. High Street and E. Adams Street	199 E. Adams St.	4
62301	Quincy, IL	N 25th Street and Maine Street	2599 Maine St.	3
62521	Decatur, IL	Crestview Drive and Carrol Drive	98 Carrol Dr.	4
62704	Springfield, IL	S. Douglas Ave and S Grand Ave W	1112 S. Grand Av. W.	1
62864	Mt. Vernon, IL	N 18th Street and Broadway Road	1798 Broadway Rd.	3
62901	Carbondale, IL	N Popular and W. Main Street	301 W. Main St.	5
64503	St. Joseph, MO	S 29th Street and Pear Street	2999 Pear St.	4
65101	Jefferson City, MO	Ellis Blvd and Rosewood Drive	996 Ellis Blvd.	3
65807	Springfield, MO	S Cox Ave and W. Village Lane	2001 W. Village Ln.	2
75223	Dallas, TX	Beeman Ave. and Roscoe Ave.	5798 Roscoe Av.	2
75241	Dallas, TX	Lancaster Road and Simpson Stuart Rd.	2399 SimpsonStuartRd.	2

APPENDIX B: 62 LOCATIONS FROM SURVEYED 13 STATES

75243	Dallas, TX	Abrams Road and Forest Lane	9475 Forest Ln.	2
75901	Lufkin, TX	Harrell Street and Pershing St.	521 Harrell St.	5
77048	Houston, TX	Martin Luther King Blvd. and Park Village Dr.	5649 Park Village Dr.	3
77055	Houston, TX	Wirt Road and Westwood Drive	7901 Westwood Dr.	3
77091	Houston, TX	Nuben Street and Desoto Street	2999 De Soto St	3
79109	Amarillo, TX	Plaza Street and Bell Park Street	5799 Bell Park St.	4
79765	Odessa, TX	Rainbow Drive and 87th Street	6699 Duke Av.	10
90001	Los Angeles, CA	Compton Ave and E 75th Street	1599 E. 75th St.	3
90002	Los Angeles, CA	Compton Ave and E 87th Place	1599 E. 87th Pl.	3
90023	Los Angeles, CA	S. Indiana and E. Olympic Blv.	3925 E. Olympic Blvd.	3
91764	Ontario, CA	N Eldorado Ave and E 4th Street	1449 E. 4th St.	2
95203	Stockton, CA	N Argonaut Street and W Oak Street	1198 W. Oak St.	1



Requests for copies of this report or questions regarding any information contained in this report should be directed to the Cost Containment Section, Illinois Department of Insurance, 320 W. Washington, Springfield, IL 62767-0001. Phone (217) 785-2228; Fax (217) 782-2244. Printed by the authority of the State of Illinois.

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